

Differential Take-Up of Supplementary Pensions:
An Approach from Cognitive Psychology

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DECLARATION

I hereby declare that this thesis was composed entirely by myself, and that the work upon which it is based was carried out by myself alone.

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ABSTRACT

The results of previous survey research have suggested that the reasons why over 600,000 UK pensioners do not claim their entitlement to supplementary pensions (a means-tested benefit administered by the DHSS) are so complex and interrelated that it is unlikely that a clear understanding of the take-up problem will ever emerge. However, a critical review of the research would suggest that this complexity is much less an inherent quality of the problem than the product of conceptual and methodological inadequacies in research design. In particular, previous research has been completely atheoretical in its orientation, and researchers have attempted to draw inferences from post-hoc surveys of non-claimants and to apply them to understanding a dynamic motivational process which accounts for the behaviour of both claimants and non-claimants. This thesis describes two studies designed to overcome these theoretical and methodological problems. In the feasibility study, the author constructed a conceptual model of the process by which pensioners decide whether or not to apply for benefit which implied that, in order to apply, a pensioner would have to achieve a series of cognitive thresholds in a particular order. This "threshold" model was validated by using it to predict the benefit claiming behaviour of 25 eligible non-claimants within a longitudinal research design. The empirical validity of the model was confirmed in a full longitudinal study involving 123 eligible non-claimants. The main substantive findings were: (i) that informing pensioners of their entitlement had no significant effect upon their claiming behaviour; (ii) that because thinking about the issue of applying was not salient to a substantial minority, only just over half the sample actively made decisions about applying; and (iii) that of those who made decisions about applying, the most important determinants of their choice were their expectations and feelings about having their needs met, about their significant referent finding out if they applied, about direct involvement with the DHSS, and about having to give up the housing benefit they were receiving in order to receive their supplementary pension entitlement. A number of policy options arising from these findings are put forward, and their potential effectiveness is discussed.

Introduction and Acknowledgements

This thesis describes the results of two studies into the motivation of low income pensioners to claim their entitlement to supplementary pensions. Although the thesis begins and ends with discussions of a social problem, it is not a thesis in sociology or social administration. By the same token, although the intermediate chapters dwell in considerable detail upon determining the influence of various forces upon the motivation of pensioners to apply for benefit, it is not a thesis in experimental social psychology, as the term "motivation" might lead one to expect. Instead, it is a thesis which attempts to apply a series of psychological constructs originating in the laboratory of the experimental psychologist to a real life problem, in order to understand that social problem and to propose solutions to it. Thus, this is a thesis in applied psychology.

A Short History of the Research

Unlike many theses, the research reported herein spans a period of six years. It was begun in 1976 when the author came to Edinburgh from the United States, having received a scholarship from the Saint Andrew's Society of the State of New York to pursue graduate study in psychology. While an undergraduate in the US,

he had developed a strong interest in the psychological and social welfare of the elderly; therefore, in retrospect, it comes as no real surprise to find that the thesis topic eventually chosen combined both sets of interests. However, although the topic was settled on in November 1976, the methodology employed underwent a rather prolonged period of development.

The initial review of the literature on non-claiming research (Chapter 1) suggested that pensioners' values were of cardinal importance in understanding non-claiming. Thus, the first research methodology (Chapter 2) was heavily based on the Rokeach Value Survey (Rokeach, 1973), a standardised survey tool which measures the relative importance which people attach to each of eighteen instrumental and eighteen terminal values. Exploring the suitability of this methodology occupied the author from November 1976 to April 1977. However, since this technique was thought to be too structured, it was rejected in favour of one which would be more flexible in terms of allowing pensioners' unique perceptions of the world to emerge. Therefore, it was a natural step to explore the feasibility of using Kelly's repertory grid technique (Kelly, 1955). A modest pilot study using the "rep grid" was undertaken during the summer of 1977. However, by November 1977, it was clear that this approach went to the other extreme; it was too

flexible, and its correct use demanded a level of expertise which the author did not have. The third phase of development of the research methodology began in December 1977, when the expectancy-valence theory of motivation (Vroom, 1964) was explored for its suitability. Applied in this context, the theory suggested that any pensioner's motivation to apply would be a function of some combination of the strength of his expectations that applying would lead to certain outcomes and his potential feelings about those outcomes. For a variety of reasons specified in Chapter 2, this approach was chosen as the mainstay of the research.

However, by December 1977, two very important issues had emerged. The first of these was that the author would run out of money by the summer of 1978. The second was that direct funding for the research by the DHSS was prerequisite for obtaining a representative sample of pensioners. As a result, the period between January and May 1978 was spent drafting proposals for a three-year full study of the problem. In August 1978, after meeting with the author and David Nelson, the DHSS rejected these proposals, and requested that new ones for a much more modest feasibility study be submitted. These were prepared and submitted in December 1978. In April 1979, the DHSS agreed to support a year-long study of the feasibility

of finding a sample and of conducting the research using the proposed methodology. Backdated to 1 February 1979, the study actually took fourteen months (until 31 March 1980) to complete. Thus, for Ph.D. purposes, the author was nearly into injury time before appearing on the field.

The sampling procedure and methodology used in the feasibility study are described in Chapter 3. The findings of that study appear as Chapter 4. Parts of both of these chapters have appeared previously in reports written for the DHSS (Nelson and Kerr, 1980a; 1980b), and three papers describing the methodological and substantive findings have either been published or been accepted for publication (Kerr, 1981; 1982b; 1982c).

As can be imagined, it was never the wish of the author or his supervisors that he conduct a fourteen-month feasibility study as a preliminary to a two-year full study; this situation was imposed upon him entirely by the requirements of the DHSS. As a consequence, the feasibility study was so thorough that, in substance at least, it would be more appropriate to consider it as a first full study and not as a pilot study. Thus, the nomenclature of 'feasibility' study is retained to indicate that its stature was much greater than that of the average pilot study.

The results of the feasibility study were promising, and therefore the author and David Nelson were encouraged to apply to the DHSS for funding for a full study. In the hope of making funding continuous from 1 April 1980, an interim report fully evaluating the feasibility of the research (Nelson and Kerr, 1980a) plus very detailed proposals for a full study were sent to the DHSS in February 1980. These were eventually approved in May 1980, and so began the full study, of which the methods are reported in Chapter 5, and the findings in Chapters 6 and 7.

The full study was financed from 1 April 1980 to 31 March 1982, although the work on it spanned the period from July 1980 to May 1982. This is because April to June 1980 were spent writing the obligatory final report on the feasibility study (Nelson and Kerr, 1980b).

In late April of 1982, the author completed the final report on the full study prepared for the DHSS (Kerr, 1982a). Although this thesis shares a data base with that report, and sometimes draws heavily from it, the emphases of the two works are rather different. The main emphasis of the final report was to inform policy-makers about pensioners' decision-making processes, and to use the findings to propose solutions to the non-claiming problem. In contrast, the main

emphasis of this thesis is much more upon the construction, validation and meaning of a model of the process by which pensioners decide about benefits, although considerable emphasis is also placed upon the relevance of the research findings to the social problem.

Some Problems of Applied Research

Perhaps the most remarkable aspect of the research reported here is that it was actually carried out. Although all applied research has its problems (such as obtaining representative samples or identifying appropriate criteria), this particular research had a host of special problems, outlined below, which had to be overcome while it was being carried out.

First, there is the naive observation that applied social research usually involves working with and talking with other people. As simple-minded as such an observation might appear, this presented more of a barrier than might be imagined. The main problem was the very considerable discrepancy in language between that used by working-class lowland Scots and that used by a middle-class Yank from Pennsylvania. In addition, the very fact that the author was American prompted many pensioners to discuss at great length, and potentially to the detriment of the research, what little they knew about America. However, these

disadvantages were probably balanced by the advantages of the author not being identifiable within the British class structure.

Second, a variety of problems were encountered trying to conduct research in conjunction with a government department. This research could not have been conducted without the very considerable co-operation of a wide range of individuals within the DHSS, some of whom were very interested in the research, and others who were actively opposed to it. For instance, it was paradoxical that although the Chief Scientist's Office of the DHSS funded the two studies, their own local office staff refused to provide essential criterion information in the first study. The local offices were using the research as a weapon in their industrial relations conflict, threatening to go on strike if forced to collect this information. Another paradox concerns the form which the research was to take. Throughout the project there was some pressure to present research findings in the same form as other studies into non-claiming, using a traditional post-hoc survey design. However, what this research had to offer stemmed essentially from looking at the problem afresh, with a new methodology, and to have conformed to the traditional approach would have limited the usefulness of the findings.

A third paradox was that although the DHSS

required that the sample comprise only pensioners eligible for, yet not claiming, supplementary pensions, the author was never once allowed access to the official and authoritative documentation which stated the official assessment criteria. Indeed, he was not even given the active assistance of the DHSS. The assessment interviews were constructed by sending draft questionnaires to the DHSS, awaiting their comments, sending another draft, and so on. Their comments rarely explained why a detail was wrong, and clarification was only given when the author persisted in asking for it. In the event, five drafts of the questionnaire were submitted before it was approved. The fourth paradox was that Edinburgh District and Lothian Regional Councils, who had absolutely no vested interest in the research, were much more co-operative than some sections within the DHSS, who commissioned the research.

The third and final category of problems encountered by the author concerns aspects of the environment over which he had no control. A sampling of these problems would include: (1) the DHSS computer staff going on strike just as the sample for the first study was about to be drawn from computer records; (2) the author, at 10:00 a.m. on the first day of interviewing in the first study, having to rescue one of his respondents who had fallen and knocked herself

unconscious (see Appendix A6); (3) one of Edinburgh's worst snowfalls for years on the first day of interviewing in the second study; (4) half the civil service (including the DHSS local offices) going on strike, and Lothian Regional Council announcing increases in rates of nearly 50% (thus requiring the re-calculation of levels of entitlement of nearly 300 pensioners) in the midst of a field experiment in the second study; (5) the relocation from Edinburgh District to Lothian Regional Council offices of a portion of the records necessary for a follow-up check on the representativeness of the sample in the midst of the second study, thus requiring further agreement for record access thought already to have been obtained.

Acknowledgements

In spite of the problems enumerated above, the research was completed, thanks to the co-operation of a large number of people. In this regard, the author would like to thank first of all his academic supervisors, David Nelson (Department of Psychology) and Michael Adler (Department of Social Administration). It was through David Nelson's wide knowledge of applied research, especially in the area of work motivation, that the author was able to devise a suitable methodology; he must also be thanked for taking the lead in negotiating contracts with the DHSS and the assistance of Edinburgh District Council, and

most of all for his patience as a supervisor -- being willing to consult on matters both great and small. Michael Adler brought to the research much valuable first-hand experience of conducting research into welfare benefits and take-up; in addition to providing insights into the substantive research problem, his natural enthusiasm and questioning continually challenged the author to clarify his thoughts and methods. The author is grateful to both supervisors for their very helpful comments upon countless drafts of reports, papers, and lastly, this thesis.

The author would also like to acknowledge with gratitude the financial and administrative support of the DHSS. In particular, he is grateful to Hazel Houghton, Principal Research Officer, without whose encouragement and persistence the research would have been neither proposed to the DHSS nor funded, and to Tony Budgen, the author's link with the DHSS, without whose enthusiastic help it could not have been conducted.

Third, various colleagues in the Departments of Psychology and Social Administration at Edinburgh have offered helpful comments and moral support to the author over the past six years. Although there is not room to mention by name all who have made important contributions, Hamish Macleod of the Department of Psychology deserves an especial mention for initiating

the author into the secrets of SPSS and text-formatting facilities on the Edinburgh Multi-Access System of mainframe computers. This thesis was prepared entirely by the author using the ROFF formatting program from the University of Canterbury at Kent; the author is grateful to the Edinburgh Regional Computing Centre for providing this program.

Fourth, the author would like to acknowledge the help of the five interviewers employed for the full study. They coped admirably with the difficulties inherent in interviewing pensioners, with handling two very complex interview schedules, with following what must have seemed a mystifyingly complex schedule of interviews, and with tolerating the eccentricities of the author. They clearly invested not only a great deal of effort but also a lot of personal interest and enthusiasm in the project. The interviewers were Pat Aitken, Sheila Burgess, Norma Dale, Alan McKenzie, and Isabel Ryrie. Alan McKenzie deserves additional acknowledgement for the work he put into assisting with the initial calculation and the re-calculation of the levels of eligibility of nearly 300 pensioners and coding the data in preparation for the computer analyses.

The author is also grateful to the many Edinburgh pensioners who willingly co-operated in the research. But most of all he would like to record his gratitude

to his wife, Mary. Without her professional editorial expertise, this thesis would be far less intelligible. Without her selfless support and devotion, it would never have been written.

A wife of noble character who can find?
She is worth far more than rubies.

Her husband has full confidence in her
and lacks nothing of value.

She is clothed with strength and dignity;
She can laugh at the days to come.

She speaks with wisdom,
and faithful instruction is on her tongue.

She watches over the affairs of her household
and does not eat the bread of idleness.

Her children arise and call her blessed;
her husband also, and he praises her:

"Many women do noble things,
but you surpass them all."

Proverbs 31,
New International Version

1.0 The Problem

1.1 Means-Tested Benefits and the Elderly: An Introduction

About three-quarters of all British pensioners are eligible for at least one means-tested benefit (SBC, 1979; Matthews, 1980). The two main types of means-tested benefits for which they are eligible are supplementary benefit (SB) and housing subsidies including rent rebates and allowances and rate rebates (hereafter known collectively as "rebates"). Since eligibility for benefit implies a low income and probably also a relatively basic standard of living, one might expect that nearly all pensioners would be claiming the benefits that they are due. However, this is not the case; the most reliable government estimates indicate that only 73% of those eligible are claiming their supplementary pension entitlement (SBC, 1979). The comparable percentages of pensioners claiming their entitlement to rent rebates, rent allowances and rate rebates are 75-80%, 55-60% and 70-75% respectively (Matthews, 1980).

The general aim of the research reported in this thesis is to ascertain why some pensioners do not while others do claim their entitlement to one specific means-tested benefit, supplementary pension. The reasons for non-claiming are no doubt very complex;

nowhere is the complexity of the problem better expressed than by the late Supplementary Benefits Commission:

the results of research studies have been inconclusive in establishing the reasons why particular groups do not claim. All we can say is that this reluctance to claim appears to come from some mixture of pride, ignorance, a sense of stigma, reluctance to make the efforts which a claim calls for, a desire for self-sufficiency on the part of an individual or family, an unwillingness to become involved with a government agency and a feeling that the whole business is not worthwhile. As the National Consumer Council [NCC, 1976, p.33] put it, "given the overlap between the different factors and the vagueness and confusion of the motives of the non-claimant, we doubt if a complete picture will ever emerge" (SBC, 1978a, pp. 7-8).

In addition to the attitudinal and volitional factors outlined above, the most recent survey of the non-claiming of supplementary pensions (Broad, 1977) indicated that many of these eligible non-claiming pensioners are already receiving rebates, but would be financially better off on supplementary pensions if they applied for them. Thus, understanding the non-claiming of these individuals requires understanding their perceptions of rebates and why they chose them in preference to supplementary pensions, if indeed they made a conscious evaluation and choice at all.

Many of the reasons for non-claiming cited above

are founded on pensioners' expectations and feelings about the application procedure, which are, in turn, probably partly based upon the reputations which supplementary pensions have acquired by virtue of their centuries long pedigree. Thus, prior to discussing the findings of previous research into the non-claiming of supplementary pensions, it is essential to describe in detail what supplementary pensions and rebates are, how eligibility to them is assessed, their application procedures, their respective pedigrees, and how the "better off" problem alluded to can arise.

1.11 Supplementary Pensions

Supplementary pensions are benefits payable to individuals or couples in which the head of the household (HOH) is over pensionable age (60 for a woman and 65 for a man), whose expenses exceed their net income, and who are not in full-time employment. Supplementary allowances are the equivalent benefit for persons under pensionable age; the generic term for referring to both benefits is supplementary benefit. Throughout this thesis the terms "supplementary benefit" and "supplementary pensions" will be used interchangeably; the abbreviation for both will be "SB". The benefit is administered by the Department of Health and Social Security (DHSS). The amount of benefit due is determined by the difference between the pensioners' requirements and resources, subject to

certain restrictions on capital.

Resources comprise the sum of an individual's or couple's National Insurance, occupational, war and industrial disability pensions plus their net weekly earnings from any part-time employment. However, the earnings of any dependent children are disregarded altogether, and a certain amount (currently £4) is disregarded from weekly earnings and from certain types of pension, subject to a maximum disregard on all pensions (currently £4). Occassional payments from friends and relatives are totally disregarded (contrary to popular wisdom), as are gifts in cash not exceeding £20, and gifts in kind (such as TV licenses, food or clothing). The value of any Attendance or Mobility Allowance received is entirely disregarded.

Since November 1980, if savings and other forms of capital exceed £2,000, the pensioner is automatically disqualified from eligibility to a supplementary pension. Forms of capital included are "land and house property owned but not occupied by the claimant...valued at the price it might be expected to fetch in the open market, less any outstanding mortgage and after a standard deduction" (DHSS, 1981a, p.36), but not the value of the owner-occupied home. [1]

Requirements - Against total weekly resources are set total weekly requirements. For pensioners, these

comprise long-term scale rates (or personal allowances) as set out annually by Parliament. These rates vary depending on the marital status of the claiming unit and on whether or not the claimant is a householder (any person who is either the owner, or is generally responsible for the payment of the rent and/or rates). A typical non-householder would be a widow living in one or more rooms in her married son's home. (However, if she has completely self-contained facilities and lives amongst her family but independent of them, she might be considered a householder.) The long-term rates which apply to all pensioners from November 1981 are £47.35 for married couples, £29.60 for single persons, and £23.65 for single non-householders.

To these personal allowances are added additional requirements (based on scale rates) to meet expenses "which are either abnormally high and so are not met in full by the scale rates (eg laundry) or which the scale rates do not cover at all (eg domestic help)" (DHSS, 1981a, p.42). A sample of the items for which additional requirements can be awarded includes extra heating on health, age or housing grounds, central heating, blindness, special diets, laundry costs, domestic help, fares to visit patients in hospital, etc.

One of the largest expenses for many low-income pensioners is the cost of their housing, in terms of

repairs and insurance for owner-occupiers, rent for tenants, and rates for both groups. In the simplest cases, housing requirements will be the amount the pensioner is actually spending on housing. For owner-occupiers this "reflects the outgoings on the property and is made up of mortgage interest, rates, water and sewerage charges, ground rent (feu duty in Scotland) and an annual allowance [currently £1.25 per week] towards repairs and insurance" (DHSS, 1981a, p.50). Calculating housing requirements for tenants is less straightforward. Where rent does not include a payment to the landlord for amenities such as lighting and heating, and there are no non-dependents living in, the full rent and rates paid, averaged out over 52 weeks, constitute the "net rent". If amenities such as lighting and heating are included in the rent payment, a fixed amount determined by scale rates is deducted to arrive at the "net rent" figure since payment for these expenses is included in the personal requirements. A fixed charge, again determined by scale rates, is deducted for each non-dependent unit in the household, for example, a son and his family living in his mother's home.

Thus, assessing the amount of entitlement requires determining the sum of the applicant's personal, additional and housing requirements, and subtracting from this sum the total weekly value of his resources.

Table 1.11 gives examples of how the amount of entitlement would be determined for a council tenant widow, an owner-occupier married couple, and a non-householder. In each case, the weekly requirements and resources are calculated, and their total resources subtracted from their total requirements to determine potential entitlement. Potential entitlement becomes actual entitlement only where the value of capital is less than £2,000 (but see Footnote 2).

Applying for a supplementary pension is a fairly straightforward procedure comprising up to four stages. The first is to initiate a claim in writing, over the 'phone, or in person. To claim means to declare oneself willing to apply for a supplementary pension and to undergo a means-test interview. A claim in writing may comprise an informal letter, or a formal claim using either a supplementary benefits leaflet (SB1) or the pro forma in the back of every pensioner's National Insurance Pension book. The date of claiming for payment purposes is the date of the first contact between the individual and the social security office, even if this precedes the official receipt of a signed declaration that the individual is claiming. Although another individual, such as the pensioner's doctor, solicitor, daughter or friend may initiate the claim on the pensioner's behalf, the pensioner must be the actual claimant.

Table 1.11. Examples of Assessments of Eligibility to Supplementary Pensions (using 1980-81 scale rates)

Housing Tenure	Mrs. A	Mr. and Mrs. B	Mrs. C
	Council Tenant	Owner-occupiers	Non-householder
WEEKLY REQUIREMENTS			
PERSONAL	27.15	43.45	21.70
ADDITIONAL			
HEATING	1.40	1.40	1.40
SPECIAL DIET	----	2.80	----
HOUSING			
RENT	8.55	----	----
RATES	4.10	5.10	----
INSURANCE &			
MAINTENANCE	----	1.25	----
A. TOTAL REQUIREMENTS	£41.20	£54.00	£23.10
WEEKLY RESOURCES			
NATIONAL INSURANCE PENSION	27.15	46.74	27.20
WORK PENSIONS	0.00	1.17	0.57
B. TOTAL RESOURCES	£27.15	£47.91	£27.77
POTENTIAL ELIGIBILITY TO SB (A-B)	£14.05	£6.09	NIL
VALUE OF CAPITAL	£350.00	£2035.00	£50.00
ACTUAL ELIGIBILITY	£14.05	NIL	NIL

The second step is to undergo the means-test interview. This is traditionally held in the claimant's home, and usually takes about 20 minutes, but pensioners (unlike those under pensionable age) have the option of being interviewed at the local DHSS office if they wish. The interview is conducted not only to collect the information necessary to assess entitlement, but also to verify this information.

The third step is to await the outcome of the claim. Since November 1980, all claimants have automatically received a written notice of how their entitlement was assessed, independent of the outcome of the claim. Prior to that date, claimants were merely informed of the outcome. If the claim is successful, payment is usually made through a book of orders cashed weekly at a post-office; in nine-tenths of cases, the supplementary pension is paid jointly with the National Insurance Pension, but some pensioners (many of whom are recent claimants) retain two separate order books (which were, at one time, of two different colours). Since SB is what is called a "passport" benefit, recipients are automatically entitled to free National Health Service medicines on prescription, to free dental treatment, dentures and spectacles, and to the refund of fares incurred when receiving hospital treatment.

For an unsuccessful claimant, the fourth step might be to exercise his or her right to appeal against the decision. These appeals are heard by Supplementary Benefit Appeals Tribunals.

Although the effort required of pensioners to apply and the complexity of the means-test interview may be off-putting to some prospective claimants, to understand the strength of the negative feelings which many pensioners harbour towards supplementary pensions a brief review of the long and chequered history of the benefit is necessary. [3]

George (1973) suggests that the problem of poverty has been seen in four different ways during different stages of history:

poverty as an ascribed status in feudal societies; poverty as vagabondage in the immediate aftermath of the collapse of feudalism; as an individual problem of physical subsistence attributable to the individual's personal failings from the mid-seventeenth to the beginning of the present century; and finally as a social problem of physical subsistence and social inequality during this century (George, 1973, p. 1).

In the feudal society (pre-1350), poverty was seen to be an unalterable condition into which one was born and in which one died. However, economic and social changes in the fourteenth century led to the collapse

of the feudal system, which resulted in massive unemployment and in large numbers of individuals moving from the countryside to the towns in search of work, or failing that, alms. This movement was perceived as a threat to the existing social order by a government that "saw its role as keeping the peace [and] preserving the status quo rather than providing employment or relieving poverty" (George, 1973, p. 5). It was during this stage of history that poverty was equated with vagrancy. Jordon (1959) notes that the legislation of the period (the Vagrancy Acts of 1531 and 1536) tended:

to assume that poverty and vagrancy were synonymous. The notion persisted that hungry men were invincibly idle men, that poverty was a consequence of moral fault (p. 80).

The extent of poverty was exacerbated during this period by Henry VIII confiscating the property of the main poverty relief organisations -- the monasteries and the Church. George (1973) suggests that because the problem of poverty grew rather than went away, this allowed a new view to emerge that poverty was an individual's problem. This is George's third stage, and extends from 1601 (with the implementation of the Elizabethan Poor Law) to 1834 (with the implementation of the New Poor Law). The roots of the "poverty equals idleness" equation lay in the relative prosperity of

the period; the expanding economy and industrial growth led many to believe that work was available for all who wanted it, and, therefore, that those out of work were lazy. This view was apparently reinforced by the Calvinist doctrine of the day that idleness equalled sinfulness, and thus poverty was seen not only as a flaw in one's moral character, but also as a threat to one's eternal life.

It was during this period that a distinction was drawn between the deserving and the undeserving poor, and official attempts were made (embodied in the Elizabethan Poor Law of 1601) to establish and to monitor closely the administration of a parish-based relief system. However, due to the collapse of central and local government during the Civil War, there was no proper enforcement of the Act's requirements, and indiscriminate repression of the poor "became once again the dominant feature of the poor law system" (George, 1973, p. 6).

During the years which followed, larger and larger sums were spent on poor relief; however, the impoverished continued to increase in number, and these two facts formed the basis of an extremely potent and widely believed inference -- that people's willingness to work was being eroded by their receipt of poor relief money. It was in response to this belief that workhouses, as a means of deterring dependency upon

poor relief, came into widespread existence in the early eighteenth century.

Workhouses were a repressive means of dealing with poverty. The authorities had the right to refuse relief to anyone who was unwilling to enter the workhouse; this resulted in the choice for the working class between:

refusing to go into the workhouse and therefore starve, or entering the workhouse and leading a life of semi-starvation and humiliation (George, 1973, p. 9).

Yet, unemployment continued to grow, especially in the rural areas. In the late eighteenth century, the extent and intensity of rural poverty increased dramatically, due to industrialisation and to the "enclosures" -- the consolidation and absorption by land-owners of smallholdings, formerly farmed by tenant farmers, into large estates with the intention of increasing productivity by allowing experimentation with new methods of farming. The Reverend David Davies provides a contemporary account, stating that "the practice of enlargening and engrossing of farms, and especially that of depriving the peasantry of all landed property, have contributed greatly to increase the number of dependent poor" (Davies, 1795). Davies further notes that as a result:

thousands of families, which formerly gained an independent livelihood on those separate farms, have gradually been reduced to the class of day labourers. But day-labourers are sometimes in want of work and sometimes unable to work; and in either case their sole resource is the parish. Thus an amazing number of people have been reduced from a comfortable state of partial independence to the precarious position of hirelings, who, when out of work, must immediately come to their parish.

This resulted in considerable vagrancy, with displaced tenants moving to other parishes in search of work or alms.

Partly as a result of the disproportionate unemployment and corresponding decline in wages in rural areas, a new system was adopted in the Hampshire village of Speenhamland (and more widely thereafter) whereby wages below a certain level were supplemented by funds from the poor rate. The unintended effects of income supplementation provoked a crisis for the system of poor relief which offered:

no incentive to farmers to pay decent wages, it undermined the workers' pay, and by extending relief to the working population, narrowed the distinction between pauper and labourer, a bitterly resented trend (NCC, 1976, p. 10).

Employers exploited the situation, knowing that if they reduced the workers' wages, these would be made up to a minimum level by contributions from the parish.

The result was yet further increased spending on poor relief; this, again, was cited as evidence that people's willingness to work was being undermined by their receipt of poor relief. This resulted in increased pressure from the wealthy to increase yet again the punitiveness of the workhouses; the mechanism used was the New Poor Law of 1834, which abolished direct cash subsidies to the low-income employed and replaced them with payments made in return for work carried out:

in well-regulated work houses (i.e. places where they may be set to work according to the spirit and intention of the 43rd of Elizabeth [the Poor Law of 1601] (Poor Law, 1834).

As the National Consumer Council put it, "the effects of the Act are all too well known, and the memory of the workhouse goes some way to explaining the continued stigma and resentment associated with public welfare" (NCC, 1976, p.11).

From 1834 to the early twentieth century, the use of the workhouse test was gradually diminished. The government's concern over the financial circumstances of the working class was considerably increased by the enfranchisement of working class men between 1867 and 1885, and generally speaking, there was talk of reform in provision for the poor throughout Britain and Europe from this point onwards. The turn of the present

century marks the beginning of George's fourth stage, during which time poverty had gradually come to be seen as a social problem due to social inequality. As a reflection of this change of attitude, non-contributory Old Age Pensions were introduced in 1908 by the Liberal Government, and in 1922 "uncovenanted" benefits, discretionary in nature, were introduced for the relief of individuals whose "covenanted" benefit (paid automatically as an insurance benefit) had been exhausted. In 1929 the Local Authority Public Assistance Committees replaced the Poor Law Guardians, and administered a family means-tested benefit from 1931-1934 as a payment to insured workers whose rights to a limited term of unemployment benefit had been exhausted. From 1934 to 1939, these payments were made by the Unemployment Assistance Board, which, in 1939, became the Assistance Board "with the authority to pay supplementary pensions to old people and widows who were in receipt of benefits but who found them inadequate" (COI, 1977, p. 3).

In 1948, Public Assistance was replaced by National Assistance, which was replaced by Supplementary Benefit in 1966. Thus, supplementary benefit is a direct descendent of the benefits paid out under the old poor laws.

Although applying for financial assistance and the outcomes of applying would appear to be markedly

different from what they were in the days when "the evicted ploughman wandered off to swell the ranks of the 'sturdy beggars', 'staff-strikers', and 'rogues forlorn'" (Trevelyan, 1946, p. 283), some have remarked that these changes are merely cosmetic (Briggs and Rees, 1980). But from the viewpoint of prospective claimants, one issue is clear. Although the objective facts of financial assistance may have changed, people's expectations, based upon this long and notorious social history, and their fears, based upon tales of the workhouse handed down from generation to generation, have not changed. It would appear from even a cursory examination of contemporary research that the concerns about being deserving or undeserving, able-bodied or non able-bodied, and fears of humiliation, embarrassment and personal degradation unintentionally encouraged by the poor laws of yesterday are still very much with us today (c.f. Macarov, 1980).

Prior to describing briefly the nature, assessment of entitlement to and origins of rebates, it is worth commenting that the significant aspects of the previous description are: (1) that the assessment of entitlement to supplementary pensions requires an extensive amount of questioning about what can be very personal issues of amount of savings, health and family affairs, and verification of amounts of resources; and (2) that

supplementary pensions have a very long and chequered past upon which current generations of pensioners may base their expectations and feelings about applying, about other applicants, about the social security "officers" themselves, and about the outcomes of applying.

1.12 Housing Subsidies: Rent Rebates and Allowances and Rate Rebates

Unlike supplementary pensions, which are concerned with the amount of disposable income an individual needs to deal with his expenses, rebates are designed specifically and solely for helping low-income families to pay their rent and rates. [4]

Rent rebates are payable to council and New Town tenants, rent allowances to private tenants, and rate rebates to any domestic occupier paying rates. Rebates are payable to individuals in full-time work as well as to pensioners, part-time workers, the sick, the disabled and the unemployed. Generally speaking, the information needed to assess entitlement to rebates is the same as that required for assessing entitlement to SB. However, resources are treated differently, and the basic principles used to calculate entitlement are different. The main stages in determining entitlement are outlined below.

Weekly Income - In the jargon of the DHSS, this is

the equivalent of "resources". Weekly income includes the gross earnings of the householder (and partner) from all sources less prescribed deductions such as £9.60 of the applicant's earnings, £5 of the partner's earnings, the full value of Mobility and Attendance Allowances, up to £4 in total of a war or industrial disablement or widow's pension, etc. The value of capital is not considered, but the interest it earns is averaged out over 52 weeks and added to weekly income.

Needs Allowance - This is the equivalent of "requirements" in SB jargon. Needs allowances are determined by reference to set scale rates uprated annually. For the year from November 1980 to November 1981, they were £34.90 for a single person per week and £51.70 per week for a married couple, with additions for dependent children. As with supplementary pensions, there are increases for the presence of blindness and other disabilities in the household.

Weekly Rent and Rates - These are the equivalent of "housing requirements" in SB terms. Rebates are normally paid as a proportion of the total rent and/or rates averaged out over 52 weeks, but as was the case with supplementary pensions, deductions are sometimes made. Considering the most common cases, all the rent money received from a sub-tenant is deducted prior to determining the amount of entitlement; fixed amounts for non-dependants living in are deducted after

determining the amount of entitlement in accordance with scale rates based on the age and employment status of the non-dependants. The rate rebate is payable on the full general rates charged for the home, but these do not include water rates or sewerage charges.

Amount of entitlement is calculated by comparing income and needs allowances. If a pensioner's income exactly matches his allowances, he will have 60% of his rent and 60% of his rates rebated. For every pound by which the pensioner's income exceeds the allowance, the rent rebate/allowance is reduced by 17 pence and the rate rebate by 6 pence. For every pound by which the allowances exceed the pensioner's income, the rent rebate/allowance is increased by 25 pence and the rate rebate by 8 pence. After the value of the rebates are determined, charges for non-dependants are deducted. All rebates are subject to ceilings; thus a pensioner with a high rateable value property may be due a rebate worth three-quarters of her rates, but because this amount exceeds the statutory ceiling, she will receive only the maximum rebate. This is especially true in regions like Lothian, where the growth in rates has been disproportionate in comparison to growth in both rent charges within the District, and rates in other parts of the country.

Table 1.12A presents worked examples using the same fictitious data presented in Table 1.11. In these

Table 1.12A. Examples of Assessment of Eligibility to Rent Rebates and Allowances and Rate Rebates (1980-81 scale rates)

HOUSING TENURE	Mrs. A		Mr. and Mrs. B	
	Council Tenant	Owner-Occupiers		
A. NEEDS ALLOWANCE	£34.90	£51.70		
WEEKLY INCOME				
NATIONAL INSURANCE PENSION	27.15	46.74		
WORK PENSIONS	-----	1.17		
VALUE OF INTEREST ON CAPITAL	0.70	3.90		
B. TOTAL WEEKLY INCOME	£27.85	£51.81		
DIFFERENCE A-B	+ £7.05	- £2.11		
WEEKLY HOUSING COSTS				
RENT	8.55	-----		
RATES	4.10	5.10		
C. REBATE VALUES				
RENT	^a £6.88			
RATES	^b £3.02	^c £3.06		
TOTAL REBATE VALUES	£9.90	£3.06		

NOTES:

- ^a [(0.6 x £8.55) + (7 x £0.25)] = £6.88
- ^b [(0.6 x £4.10) + (7 x £0.08)] = £3.02
- ^c [(0.6 x £5.10)] = £3.06

examples, the needs allowances are determined first, then compared with the total weekly income. Where the difference between allowances and income is positive, the minimum rebates are 60% of the rent and rates; where the difference is negative, 60% represents the maximum proportion to be rebated.

It is worth while to compare the results of Tables 1.11 and 1.12A. Mrs. A would be best advised to claim a supplementary pension, while Mr. and Mrs. B would be better off on a rate rebate. But prior to the introduction of the absolute savings threshold to SB eligibility, Mr. and Mrs. B would have been entitled to £2.09 per week in supplementary pension. Although still worth less than the rate rebate, it might have been more valuable for them to be on a supplementary pension because it would have given them automatic entitlement to other benefits whose values combined would have been substantially greater than £0.97. Considering that scale rates and the assessment procedures are always changing and that the hidden value of some passport benefits cannot be assessed, it is no wonder that many pensioners (and indeed professionals working with the elderly) are often mystified as to which would be the better buy for any individual.

The rebate application procedure is usually very straightforward. Since rate rebates are the responsibility of the rating authority (e.g. regional

councils) and rent rebates the responsibility of district councils, a tenant may have to apply separately to both councils, but this is extremely rare since most local governments are now operating joint schemes for dual applications. In the vast majority of cases, applying comprises the two simple stages of (1) completing the application form with details of income, expenses and interest on capital, attaching supporting evidence of earnings, and posting it to the appropriate rebate office; and (2) awaiting the reply. Although any claimant can apply and be interviewed in person at the office, this is not at all essential.

If the application is unsuccessful, the pensioner may appeal in writing to the council, and his case will then be looked at again by the officials concerned. If the claim is successful, the rebates are "paid" in the following ways: rent and rate rebates in the form of reduced rent and rates; rent allowances in the form of cash grants at intervals corresponding to the intervals between payments.

Unlike supplementary pensions, rebates do not have a long history but originated in the mid-1960s and early 1970s. The rate rebate system was established in 1966 as a temporary measure as a result of the Allen Report (1965) which indicated that the rating system was regressive. Although rent rebate schemes were operated by some local authorities prior to the early

1970s, the mandatory national rent rebate and rent allowance (for unfurnished lettings) schemes were first set out in the Housing Finance Act 1972. A comparable scheme of rent allowances for tenants in furnished accommodation was established by the Furnished Lettings (Rent Allowances) Act 1973. Thus, partly because they are so recent, and partly because of their different application procedures, rebates have not acquired the same reputation as supplementary pensions. It might be more accurate to say that they have no reputation at all.

A summary of the differences between the two types of benefits in terms of history, application procedure, and eligibility will prove useful at a later stage; such a summary is presented in Table 1.12B.

1.13 The Better Off Problem

The "better off" problem results from the overlap in coverage between two welfare benefit systems described above, where for large numbers of people who are not in full-time work "it is far from obvious whether they would be better off foregoing their entitlement to supplementary benefit and claiming a rebate, or vice versa. Changes in circumstances or in the details of either scheme can change the relative advantage" (Department of the Environment, 1977, p.4). The problem arises because both systems attempt to

Table 1.12B. Contrasting Characteristics of Supplementary Pensions and Rebates

B E N E F I T		
	Supplementary Pensions	Rebates and Allowances
Pedigree	Elizabethan Poor Law 1601 through National Assistance of 1930s to present form as SB	None, established during 1960s and early 1970s
Source	DHSS	Local Authority
Automatically excluded	the full-time employed	Non-householders and the unhoused
Interview required?	Yes	No, postal application sufficient
Extent of coverage	All housing costs (including water rates, feu duty, insurance and maintenance) plus addition for health needs unique to individual circumstances	Housing costs limited to rent and rates
Passport benefit?	Yes, to NHS free prescriptions, dental care, dentures, glasses, transport to hospital, possibly other benefits depending on local authority	No
Treatment of capital	£2,000 absolute threshold above which pensioner is ineligible	Interest on capital considered along with other weekly income
Form of payment	Cash	Rebates deducted at source; allowances as cash grant
Frequency of payment	Weekly	N.A. for rebates; in accordance with unique situation of tenant for rent allowances

provide assistance with housing costs, because many pensioners would be eligible for either benefit but cannot receive both, and because many pensioners apply for the benefit which turns out to be of lesser monetary value.

The problem has two sides: pensioners in receipt of supplementary pensions who are potentially better off on rebates, and those on rebates who are potentially better off on supplementary pensions. In 1975, the DHSS, in conjunction with local authorities across the country, undertook to transfer to rebates all supplementary benefit recipients potentially better off on rebates (Scottish Development Department, 1974). Between 80 and 85% were transferred, and until 1981, the DHSS had an ongoing arrangement to notify the local authority housing departments of such cases when they arose. This unilateral transfer was possible since the extent of entitlement to rebates could be determined with considerable accuracy from information collected to assess entitlement to supplementary pensions, but not vice versa. Since then, due to the cuts in civil service manpower and to the increasing difficulty in making a "better off" comparison, DHSS officers no longer directly advise the local authority, and provide minimal advice to the prospective claimant, thus leaving to the claimant the responsibility of deciding which benefit constitutes the better buy (DHSS, 1981b).

However, the lack of sufficient information to determine the entitlement of rebate recipients to supplementary pensions has prevented transfer in the reverse direction. It was estimated that, before 1978, there were at least 300,000 persons potentially better off on supplementary benefit, and at least 200,000 of these were pensioners (SBC, 1979, p.53; SBC, 1978, p.3). Thus, for many pensioners, the problem is not one of non-claiming, but of switching from one benefit to the other in order to maximise income.

The confusion caused by the existence of two systems is clearly illustrated by Mr. Ratchford, a participant in Syson and Young's (1974) first survey of Bethnal Green pensioners. Describing the treatment he received at the hands of officialdom, he stated:

I'm on the Assistance and the Assistance sent me like a rebate -- the Assistance stopped the rebate and the council gave me a rebate. They stopped at one end and gave this to me at the other like (p. 115).

Considering again the calculations in Tables 1.11 and 1.12A, it is clear that Mrs. A's best buy would be a supplementary pension. However, if she were already in receipt of a rebate, she would be potentially better off by £4.15. However, assuming that she knows of the existence of SB, both the process by which she decides and the substantive input to her decision whether to

switch to SB are bound to be different from those of an individual eligible for only SB and not claiming it. Therefore, any study which aims to clarify differential claiming must be able to explain three types of decisions, the decisions: (1) whether or not to apply for SB; (2) whether to apply for SB or for rebates; and (3) whether to switch from rebates to SB.

1.2 The Substantive Problem of Incomplete Take-Up

The previous section has served as a general introduction to the problem and also to introduce in some detail both supplementary pensions and rebates. It will later be seen that this level of attention to detail is a necessary foundation for constructing a research design; if anything, the previous discussion considerably oversimplifies the complexity of the problems caused by the existence of two overlapping schemes. The aim of this section is to present briefly a picture of what is known about the characteristics of eligible non-claimants of supplementary pensions (ENCs), the magnitude of their unclaimed entitlement, and the reasons given for non-claiming derived from previous survey research into the problem.

1.21 Magnitude of the Problem

In 1977, 610,000 pensioner households failed to claim their average weekly entitlement to supplementary pensions of £3.10. This group excludes pensioners who

are entitled to both SB and rebates, but whose rebate entitlement either is or would be greater than their SB entitlement. Three-quarters of these non-claiming pensioners were single persons, and the average amount unclaimed was the same for both married and single persons (SBC, 1979, p.104). These estimates of non-claiming are based upon secondary analysis of Family Expenditure Survey (FES) data which do not contain enough information to assess eligibility to additional requirements; thus the total number of ENC's and the average amount due to these 610,000 are understated. By region of the country in 1976, take-up tended to be highest in Northern England at 81% (where the average weekly amount unclaimed was £2.10), lowest in the South East of England (excluding London) at 69% (£2.70), and about average at 74% in Scotland (£2.90) (SBC, 1979, p.105). By housing tenure in 1976, when the percentage claiming was estimated to be 76% and the number of non-claimants to be 580,000, the largest single group of ENC's was owner-occupiers without mortgages; 280,000 failed to claim, their take-up rate was 46%, and they were due an average weekly amount of £1.90. The second largest group comprised 180,000 council tenants (with an 83% take-up rate and due, on average, £3.10), followed by 90,000 private tenants (80%, £3.70), 10,000 owner-occupiers with mortgages (82%, £3.10), and 10,000 living "rent free" (65%, £2.00) (SBC, 1979, p.106). Estimates for

non-householders were not provided, presumably because the sample of non-householders in the FES was too small. However, since they are the only outstanding category and estimates of total amounts unclaimed and numbers of non-claimants are known, statistics for non-householders can be inferred; some 10,000 non-householders are not claiming their average weekly entitlement of £6.56 (and their take-up rate is 89%). As mentioned above, it would appear that at least a third of these ENC's are already in receipt of rebates.

As useful as these statistics might be in providing a context, they provide no basis for understanding the causes of pensioners' behaviour. It is unclear to what extent these people are ignorant of their entitlement, or by the same token, how far they are inhibited by their expectations of how they would feel and how others would regard them if they applied for, and subsequently received, supplementary pensions. The problem is complicated by the "better off" situation. It is not known if these pensioners think that they are not entitled to apply for supplementary pensions because they are receiving rebates, or if they have made a conscious choice to claim rebates in spite of their lower monetary value. The answers to these types of questions cannot be inferred from statistics, but must be elicited in detailed studies of the attitudes of pensioners towards benefits.

1.22 Reasons Given for Not Claiming Supplementary Pensions

There has been very little research into the non-claiming of supplementary pensions by the elderly, and much of this has comprised anecdotal accounts derived from a few questions appended to surveys designed for other purposes. The dearth of research is due to two main reasons. The first is that policy-makers within the DHSS have been consistently more interested in how many fail to claim and how much they fail to claim than with why they fail to claim. The governments' reaction when the problem of incomplete take-up was re-discovered and substantiated by independent researchers in the early 1960s (Cole and Utting, 1962; Townsend and Wedderburn, 1965) was to mount their own survey (MPNI, 1966) to provide more reliable estimates of the numbers of non-claimants and their ranges of entitlement. Of secondary importance was an assessment of the causes of non-claiming. This conflict between head-counting and understanding human behaviour has never been fully resolved. Pat Broad, the author of the most recent study of non-claiming, implies that the obsession with reliable estimates can even prejudice fully examining pensioners' attitudes and feelings (Broad, 1977). In her discussion of her questionnaire she wrote:

One fundamental problem was the conflict between the two broad objectives of the study. On the one hand an estimate of non take-up based upon formal assessments [i.e. by DHSS officials] was needed which could only be achieved by a high response to the invitation to claim supplementary pension; a prerequisite of this was that neither the design of the questionnaire nor its subject-matter should actively discourage informants from claiming. On the other hand the pursuit of the other main objective, that of exploring the reasons for non take-up, could have resulted in a form of questioning that might have acted as a deterrent to claiming. Because of the paramount importance of the estimating objective, the questionnaire was designed so that this would not be prejudiced in any way (p. 6).

Thus, relatively less interest in explanations of non-claiming may be one reason for why so little research into the problem has been undertaken.

Second, and by far the greater problem, is the enormous difficulty in obtaining a sample of eligible non-claimants. Five general categories of problems can be identified.

Representative Samples - In order to assess why any individual will not apply, a representative sample is not vital. But in order to state, about eligible non-claimants as a group, what factors are most important in preventing them from applying, a representative sample of pensioners on the dimension of "attitudes to applying" must be obtained. Past research (Broad, 1977) has attempted to locate "notionally eligible" non-claimants from the General Household Survey, but this proved to be unsuitable because the

selection technique used was not random, the cumulative response rate was low, and sufficiently precise, financial data was not available. With response rates to main government surveys involving financial questioning being generally incomplete, and especially so for pensioners, representative samples of pensioners are very difficult to obtain. [5]

Accuracy of Assessment - Researchers have also been daunted by the task of validating their results in light of the fact that they have not been able to verify their claim to have found a sample of eligible non-claimants. Short of conducting a full assessment on each potential eligible non-claimant, the only way of proving that all members of the sample are actually entitled is to compare the notional assessment of their entitlement with the official assessment of their entitlement, if and when the pensioner claims. Broad's (1977) research highlighted the significance of this problem.

Efficiency of the Sampling Frame - It is very inefficient to satisfy the criterion of representation by selecting eligible non-claimants from a much larger, randomly selected sample. A random sample of 120 pensioners would produce only about 10 ENC's, an efficiency rate of about 8%.

Expediency of the Sampling Frame - Along the same line of thought, to satisfy the criterion of representation, the sampling frame would not only be very inefficient, but it would also require an exceptionally long period of field work to find the sample. This issue is especially important in the case of pensioners since, although their entitlement is likely to remain relatively stable over a long period, they tend to become unavailable for further interviews because of illness, loss of interest in the research, moving to stay with family, or death.

The Paradox of Participation - Researchers are constantly reminded of and vexed by this issue. the "paradox of participation" is an assumption which can be phrased as:

It is very unlikely that pensioners will agree to having an interview to discuss finances since it is this very issue which puts them off applying for a supplementary pension.

with the corollary that:

A true estimate of pensioners' resistance to applying can never be obtained since the most resistant people refuse to be interviewed.

In other words, a person who agrees to be interviewed is very likely to be a person who is not resistant to



applying.

As can be appreciated from this brief description, sampling concerns have been a major stumbling block deterring research into non-claiming.

What empirical information is available on the attitudes of pensioners towards supplementary benefit and its predecessor, national assistance, comes from four studies. Financial and Other Circumstances of Retirement Pensioners (MPNI, 1966), undertaken by the Ministry of Pensions and National Insurance in 1965, and Pensioners and Their Needs (Broad, 1977), undertaken in 1975 by the Office of Population, Censuses and Surveys (OPCS) at the request of the DHSS, focused directly on the non-claiming problem. The two remaining surveys were both concerned with the general needs of the elderly, and both were conducted by Age Concern England. These were Housing and Related Benefits (Age Concern England, 1974a) conducted in Colchester, and The Attitudes of the Retired and the Elderly (Age Concern England, 1974b) conducted nationally.

The MPNI study was a national survey comprising 10,593 pensioner households in receipt of national insurance pensions and conducted during May and June of 1965. The aims of the study were to estimate the

magnitude of the non-claiming problem and to examine why pensioners with some "notional" entitlement did not claim. The design embraced two interviews, the first a "fact-finding" interview about the financial, health, and housing circumstances of the entire sample, and the second a deeper interview about reasons for non-claiming with only those identified from the first interview as having "provisional" entitlement to national assistance. In the second interview, these notionally eligible pensioners were informed of their provisional entitlement, and although it was known which pensioners did and which did not subsequently claim, the pensioners' claiming behaviour was never used as a criterion.

The OPCS study (Broad, 1977) was a pilot study comprising 46 pensioner households drawn from five areas of England and Wales on the basis of their "notional" entitlement to supplementary pensions as deduced from financial information they provided in the annual General Household Survey. Conducted during late 1975, the aims of this study were similar to those of the MPNI study, to test the feasibility of devising better estimates of the magnitude of the problem and to explore in some detail pensioners' reasons for not claiming. As mentioned above, the emphasis was on the former rather than the latter. Pensioners were informed of their provisional entitlement to benefit and their

claiming behaviour was recorded; again, however, claiming behaviour was not used as a criterion against which to assess the importance of their attitudes.

Neither of the Age Concern studies primarily aimed to study attitudes towards claiming supplementary pensions, although this topic was researched. The Age Concern (Colchester) study involved 208 pensioner households from the East Anglian town of Colchester, investigating both the proportions eligible and not claiming and these pensioners' reasons for not claiming. The total number of eligible non-claimants in the sample was 22.

The Age Concern (National) study surveyed a random sample of 2700 pensioners, and aimed to provide a wide-ranging overview of pensioners' attitudes to health, income, services, and many other issues. A sub-group of these pensioners who had never applied for SB, numbering 341, were asked several questions about why they had never applied.

A review of these studies suggests that pensioners' reasons for not claiming can be divided into eight general categories. Since these categories were not used by the original authors, but are applied here as a convenient way of summarising the data, the interpretations which follow are made with caution. The eight general categories are pensioners':

(1) perceptions that they are having no difficulty managing and thus do not need any help;

(2) low levels of awareness of the availability of the benefit;

(3) perceptions that they are not eligible;

(4) perceptions that the amount of supplementary pension they might receive would be inadequate to meet their expenses or be of low utility;

(5) expectations that the application procedure has negatively valued outcomes including going to the office to apply;

(6) expectations that applying has negative implications (e.g. that it is equivalent to asking for charity) and/or that it leads to negative social outcomes (e.g. other people finding out about the application);

(7) preferences for rebates;

(8) other attitudes.

It is noteworthy that most of these reasons for not claiming are also given in research into the non-claiming of other means-tested benefits such as rebates and allowances, and Family Income Supplement (DHSS, 1976; Wicks, 1975; Lewis, 1975; Bradshaw, et. al., 1976; Taylor-Gooby, 1976a; McDonagh and Matthews, 1980; Corden, 1981; Lister, 1974; Lister, 1976). A categorisation of the main reasons given by the frequency with which they were given in the four

studies under consideration appears in Table 1.2A.

Several qualifications must be stated before interpreting these data. First, some studies categorised responses by the single most important reason given by each individual, whereas others categorised by the frequency with which certain responses were given. Thus the percentages in columns 1 and 3 in Table 1.2A do not sum to 100 as respondents often gave more than one reason. Second, this information reveals only the frequency with which reasons were given by individuals, and does not reveal their importance to individuals. Any real attempt to understand the take-up problem must locate the most potent reasons, which are not necessarily those most frequently given. Third, there is considerable variation across studies in the percentage who attributed their failure to claim to their low awareness of the benefit. However, this variation may be caused by different researchers assuming that different levels of awareness are necessary to claim. Briggs and Rees (1980), for instance, have implied that full knowledge of the application and assessment procedure is necessary, but the effect of this has been to inflate the proportion of pensioners with "low awareness". Page (1980) has implied the same with regard to non-claimants of rent allowances. However, the work of Briggs and Rees themselves, and that of

Table 1.2A. Reasons Given for Not Claiming
National Assistance/Supplementary Pensions (%s)

	S *	U	R	V	E *	Y
Year Published	MPNI 1966	ACE(C) 1974		ACE(N) 1974		BROAD 1977
Reasons Given:						
1.Perception of no need	20-40	—		27		13-41
2.Very low awareness	33	—		6		41
3.Perception of inelig- ibility	—	36		—		21
4.Perception of low utility	10	—		—		7
5.Expectations about application procedure	5	23		11		10
6.Expectations of negative social outcomes	30	14		23		30-50
7.Preference for rebates	—	—		—		52
8.Other	—	27		33		7

*

Percentages in columns do not sum to 100 since many respondents gave more than one answer.

Bond (1972) in assessing the knowledge of SB recipients, directly proves that very little knowledge is necessary to make a claim. Fourth, the extent to which variations in percentages across studies was caused by differences in interview structure and interviewer style (i.e. open-ended elicitation as opposed to prompting) cannot be assessed, but these issues are bound to be important considerations. And fifth, when interpreting the responses of pensioners who have never thought about applying but feel that the researcher is implying that they ought to have done so, it is important to remember that individuals may need to legitimate their "irrational" non-claiming behaviour, and that any of the reasons suggested for non-claiming could be post-hoc rationalisations (Reddin, 1980).

Table 1.2A clearly shows that the most frequently given reasons for non-claiming are perceptions of no need, very low awareness and expectations of negative implications and outcomes. These reasons are discussed, as are those of lesser importance, in detail below.

Perceptions of No Need - It is a common characteristic of these studies that large proportions of pensioners state that they simply have no difficulty making ends meet or that they don't need any help, although the authors of the MPNI (1966) report astutely observed

that the distinction between "managing OK" and "pride prevented me" was not clear cut. In the Broad (1977) study, 13% stated that they were having absolutely no difficulty managing or were managing better than they had ever done before, but 41%, when asked if they found it difficult to meet any of their expenses, stated that they did not. The MPNI study also indicated that those eligible for yet not claiming national assistance had disregarded sources of income, savings and retirement pensions above the standard rate, leaving one to infer that these objective circumstances could have led to their perceiving no difficulty managing. To a certain extent, the concept of "low need" may account for the inertia implied by 26% of the pensioners in the Age Concern (National) study, who replied that they simply "had not got round to it [applying]" (Age Concern England, 1974b, p.63).

Low Awareness and Perceptions of Ineligibility - In the MPNI study, no distinction was drawn between awareness of the existence of the benefit and of eligibility for it, thus the figure of 33% responding that low awareness prevented them from claiming represents perceptions of ineligibility as well as limited knowledge and misconceptions about the scheme. About 41% of Broad's (1977) respondents thought that pensioners could not get extra money from the DHSS, and she also noted several other types of common

misperceptions, including:

- that people with any savings are not eligible
- that people need to be in specific situations before they become eligible (to be ill/disabled/widowed)
- that supplementary pension is for specific purposes (such as heating bills, rent/rates, etc) rather than for general financial need
- that specific circumstances make people ineligible regardless of need (if they're getting another pension/living with their family other than their spouse) (Broad, 1977, p. S2).

Lack of knowledge of the benefit and perceptions of being ineligible are two distinct issues which require different types of solutions; the failure to distinguish between these two types of awareness has been one of the major conceptual shortcomings of previous research.

Regardless of this conceptual distinction, a more important observation must be recorded. Although Taylor-Gooby (1976b) states that "survey evidence indicates that simply not knowing what one can claim is the biggest single obstacle to claiming" (p.17), the simple fact is that even when informed of their potential eligibility and of how to apply, large proportions still do not apply.

Traditionally, there have been four approaches to

improving the take-up of welfare benefits. Three of these have been informational approaches, including (1) providing further general publicity, (2) providing information to a well-defined target population, and (3) combined assessment schemes in which individuals are simultaneously assessed for their entitlement to several benefits. A fourth approach has been to use direct intervention techniques.

The first approach has not been very successful. For instance, an evaluation of the effects of further general publicity about Family Income Supplement showed that "publicity with no real news to carry in its creative message does not achieve a significant increase in take-up from new claimants" (DHSS, 1977b, p. 4; DHSS, 1977f); two studies evaluating a wide range of attempts to provide information to the general public about rent allowances also demonstrated a lack of effect (McDonagh, 1977; Walker, 1978).

In the second approach, researchers have attempted to direct information to the specific sub-population for which it is most appropriate -- the eligible non-claimants. A study of 113 pensioners thought to be potentially entitled to supplementary pensions showed that, when informed of their provisional entitlement, only 25% claimed (DHSS, 1977c). Similarly, in Broad's (1977) study, only 11 of 46 claimed, or 24% of those informed. In the second stage of the MPNI (1966) study,

the sub-sample of approximately 1630 pensioners entitled to national assistance but not claiming it were offered application forms. The proportion who applied was never published, but at most it could have been about half, judging from the Ministry's statement (para. 90) that "58 percent. of the married couples, 54 percent. of the single men and 55 percent. of the single women accepted application forms for supplementary assistance, though not all sent them in." The experience of later researchers and the very conspicuous absence of this key percentage lead one to infer that the actual proportion who did submit application forms was markedly less than half.

The third approach, using combined assessment schemes, has long been seriously considered as a partial solution to the non-claiming problem (Adler and du Feu, 1973; Taylor-Gooby, 1976b; DHSS, 1977a). However, two notable tests were not very successful. A computer-based welfare benefits information system piloted by Adler and du Feu in Inverclyde (Adler and du Feu, 1975; DHSS, 1977d) was of limited success; a follow-up by Macdonald (1975) showed that only 9 of 25 recipients of the information output by the system put it to use, and a follow-up by Redpath (1976a) indicated that only 14% of people living in the areas under study had ever heard of the facility, despite extensive publicity. The Multi-Purpose Claim Form (MPCF) piloted

by the DHSS in Salop (DHSS, 1977e) and Brighton (Graham and Brasier, 1979) was also limited in its success. Both schemes caused enormous administrative problems, and in both cases the evidence for success was small.

In contrast, the fourth, and only effective, approach to catalysing claiming has been to use direct intervention strategies, where individuals have been informed of their eligibility, but the researchers have taken on the responsibility of initiating the application procedure on behalf of the potential claimant. In a study of a low-income area in Edinburgh, du Feu (1974) found that a very high proportion of pensioners willingly claimed SB when applications were initiated by the project's leaders; Gearing and Sharp (1973) found that over 90% of their sample of pensioners in the rural midlands claimed Exceptional Needs Payments when the researchers initiated their claims for them; a Coventry Social Services Department (CSSD, 1973) had results nearly identical to those of Gearing and Sharp.

These findings suggest that the problem is more one of volition than of lack of information; although lack of knowledge may be an important barrier to claiming, possession of knowledge does not guarantee claiming. In short, a certain level of awareness would appear to be necessary yet not sufficient to catalyse claiming.

Perceptions of Low Utility - The belief that the amount of supplementary pension due would be of little use may be an important deterrant to claiming, although to what extent such a reason is a post-hoc rationalisation offered to an interviewer rather than admitting uncertainty of entitlement is unknown. In the MPNI survey, about 10% fell into the category of "past approach unsuccessful, award terminated, or amount considered inadequate" (MPNI, 1966, Table III.21). The Schlackman Report (1978, p. xvi), in particular, bore out the importance of individuals' estimations and valuations of the amount of their entitlement.

Expectations about the Application Procedure - This category comprises pensioners' feelings about what they believe will happen as a consequence of initiating an application. It includes their feelings about having an interview with a social security officer, going to the social security office, revealing savings and income, and the like. Despite the distressing treatment some pensioners have described as having undergone during the course of a national assistance or supplementary benefit interview, the actual proportions anticipating difficulty are rather small. For instance, in the MPNI study, only 5% reported dislike of going to the National Assistance Board office as a reason for not applying; in Broad's sample, 10% expected that the

social security officer would "pry into all our affairs" (p.45, Table 26); in the Age Concern (Colchester) study, a quarter of the 22 ENCs stated that they either couldn't stand all the questioning or that they anticipated "difficulties with the office" (Age Concern England, 1974a, p.26). The low proportion of individuals indicating negative feelings about applying may have been due to the simple fact that few pensioners have any idea what applying and the means-test interview actually involve. For instance, only 23% of Broad's sample "showed an understanding of the basic principles" of assessment (p.28, Table 7); a contemporaneous study of the knowledge of SB recipients indicated that nearly half had absolutely no idea how their entitlement had been worked out (Briggs and Rees, 1980, pp. 126-127). On the other hand, it may be that the intensity and incidence of negatively valued expectations about applying are being confused; the authors of the Age Concern (National) survey found that "there is a high degree of satisfaction with the treatment received at the hands of officials. Most elderly who apply for Supplementary Benefit, whether their application is successful or not, feel that they have been well treated" (Age Concern England, 1974b, p.62). Redpath (1976b) notes that the Southampton University Study (later published as Briggs and Rees (1980)) of SB recipients demonstrated conclusively that pensioners were considerably more satisfied with being

on SB than were other groups of claimants.

Expectations of Negative Social Outcomes and Implications - Consistently one of the most popular reasons given for the non-claiming of means-tested benefits is the fear that applying for and/or receiving the benefit would be stigmatising to the individual. Stigma in this context has been variously defined as being "that which reinforces difficulties associated with acquiring, understanding, and completing application forms" (Lister, 1976) or that which "prevents potential claimants from absorbing the information which is presented to them about means-tested benefits" (Page and Weinberger, 1975, p. 7). Both of these implicit definitions define stigma in terms of its behavioural outcomes, assume a linear and direct relationship between stigma and behaviour, and do not provide a clear conceptual definition of it which would allow a test of its validity as a construct. Stigma has also been used as an umbrella term, encompassing the notions of invasion of privacy, independence, feelings of charity, pride, etc. (Meacher, 1972; Kay, 1972; Williamson, 1975; Taylor-Gooby, 1976b; Wicks, 1975; Briggs and Rees, 1980). Having been expanded and twisted from its original definition, [6] and being turned into a slagheap for all negative attitudes, its use as a construct is extremely limited. Indeed, Klein (1975,

p.5) aptly states that "Stigma is the phlogiston of social theory: a label attached to an imperfectly understood phenomenon...". Thus, rather than add to this conceptual dustbin, it may be wiser to avoid the problem altogether. The category of expectations about negative social outcomes and negative implications includes pensioners' negative feelings about the possibilities that family, friends, or neighbours might find out of their application and the implication that applying is tantamount to asking for charity, that one's pride is damaged or that one is somehow less independent, without elevating these ideas to and concretising them in the formal concept of "stigma".

In the MPNI study, 30% indicated pride or dislike of charity as one of the reasons why they didn't claim. In the Broad study, all pensioners were not directly asked why they didn't claim, but were asked why they thought other pensioners who knew they were entitled did not claim. This was done to avoid deterring respondents from claiming by raising too many barriers. Since many pensioners gave more than one answer, an exact proportion cannot be determined. However, at least 32% and probably at most 50% believed that most other pensioners did not apply because they were too proud to claim (32%), they thought it was charity (26%), they would rather remain independent (20%), they didn't want other people to know (5%), and they thought

it was a bit of stigma (9%) (Broad, 1977, Table 23, p. 42). Three of the sample of 22 in the Age Concern (Colchester) study expressed the sentiment that "you can't live off other people"; 23% of the National Age Concern study respondents stated that they disliked asking for charity (Age Concern England, 1974b). However, in the latter study, it was unclear to what extent the respondents believed that supplementary pensions were charity.

Preference for Rebates - Since the rebate systems are relatively new, it is not surprising that only two studies (Broad, 1977; Schlackman Report, 1978) have concentrated on the importance of considering preferences for rebates as barriers to the claiming of supplementary pensions. In Broad's study, three-quarters of those notionally entitled to SB were already receiving rebates. When informed of their SB entitlement, only 11% spontaneously stated that their reason for not wanting to claim was because they preferred being on rebates. However, when asked directly which benefit they preferred, 96% stated that they preferred rebates. Of the total sample (including those who did decide to apply for SB), this proportion is 52% (Tables 26 and 27, pp. 45-46). Of those preferring rebates, the reasons for their preference were: (a) the relative simplicity of the rebate application procedure (27%); (b) the relative privacy

of the procedure (14-27%); (c) the form of payment was more convenient (10-20%); and (d) rebates are not "charity" and more people get them (10-20%). This last observation about the perceptions of the status of rebates and SB is important. Sinfield (1977) writes that "the conventional wisdom ... is that ... rent and rate rebates seem to be even more acceptable, especially among older people. Many owner-occupiers appear very willing to claim a rate rebate although often quite reluctant to apply for SB." Burgess (1974, p.7) suggests that this is due to supplementary pensions being more stigmatising, and that the different connotations surrounding applying for and/ or receiving the two benefits are all the more important in light of the fact that "it is the elderly more than any group in our society...who are the most conscious of that stigma" (Burgess, 1974, p.7). The Schlackman Report (1978) clarifies the difference even further by noting that rebates are more acceptable since they come from a local source, the point of claiming for the majority of claimants (council tenants) is familiar and doesn't separate the claimants from others, the form in which the benefit is paid is more convenient, and many neighbours will be in the same position of having claimed. The report elucidates the important principle that "the benefit becomes less acceptable as claiming it separates the individual more clearly from the community at large" (Schlackman Report, 1978, p. xvii).

Other Reasons - Other reasons for not claiming are spelled out only in Broad's study. One of the more interesting reasons given was individuals' uncertainty about their situations. The two pensioners who were uncertain were a woman whose husband had just died, and an individual who was about to move house and who did not know what her new expenses would be. Although these uncertainties would seem to be representing the inabilities of these individuals to claim, they may merely be reflecting pensioners' unwillingness to claim. It is not clear from the data provided which interpretation is merited.

1.3 Limitations of Previous Research: A Critical Analysis

The adequacy of a research design and methodology is probably best judged by the extent to which it answers the questions being asked by the researcher. For instance, if a researcher is interested in a post-hoc description of the attitudes, finances, or opinions of a group or groups, a retrospective survey design may be wholly adequate. In this research setting, such an ex post facto design would be capable of answering the question of "what reasons do pensioners give for having failed to claim or having claimed in the past?" However, running throughout nearly all take-up research is a concern for

understanding the causes of claiming behaviour, a type of question which cannot be answered by the traditional post-hoc design, but which requires at least a prospective and possibly an experimental design. The aim of this section is to analyse why previous research designs have been inadequate, to discuss the results of using these designs, and to outline the minimal requirements of an "adequate" research approach in this context.

1.31 Inadequacies of Previous Designs

The two previous studies of non-claiming pensioners (MPNI, 1966; Broad, 1977) took the same form. Both used post-hoc research designs in which eligible non-claimants were asked why they had not claimed. In both, pensioners were informed of their probable entitlement and their claiming behaviour was monitored, and in neither was any effort made to link the reasons they gave for not claiming to their actual claiming behaviour after being informed of their probable eligibility. There are numerous problems with this general methodology.

First, and perhaps foremost, is that the implicit design is not criterion-related. Criterion-related research usually involves testing the strength of the relationship between a scale score and an external standard, or criterion, both of which purport to

measure the same phenomenon (Kerlinger, 1973, Ch. 27). In this research problem, the criterion could be, say, the strength of pensioners' intentions to claim or their actual claiming behaviour. Under certain circumstances, correlations between various attitudes and intentions or behaviour could be interpreted as indicating the causal links between the two; at the very least one could be confident that between some variables and the criterion there were strong associations. Such an approach could be used in either retrospective or prospective designs; in either case, there must be some variation in the criterion. In the former, this could be attained by selecting samples of claimants and non-claimants and comparing the two, and in the latter possibly by catalysing some variation in the criterion (through the provision of knowledge about eligibility, for instance). Without engaging a criterion against which to compare variations in attitude, the best that any analysis can provide is a description of the range, frequency and intensity of the attitudes. It is a most extraordinary shortcoming of both the previous studies that although criterion data was collected -- thus laying the foundation for a prospective criterion-related study -- the link between pensioners' attitudes and their behaviour was never made.

Second, from a strict experimentalist's point of

view, the test of the impact upon claiming of knowledge of entitlement is not valid. Because there were no control groups against whose behaviour the behaviour of those interviewed and informed of their entitlement could be compared, it is truly impossible to assess the extent to which claiming was catalysed by knowledge of entitlement as opposed to the contributions of the first and second interviews towards making salient the issue of claiming.

Third, the research designs were retrospective, asking non-claimants why they had not claimed. The responses yielded by the question "why didn't you claim?" are subject to post-hoc rationalisation, the extent of which it is difficult to gauge. With the elderly in particular, answers to such retrospective questions are difficult to obtain due to the loss of memory as well as to the simple and obvious fact that many may have never even thought seriously about applying for benefit.

Fourth, the surveys lacked any theoretical foundation. The researchers utilised no theoretical paradigm; this brute empiricist approach meant that there were no clear hypotheses to be tested, no operational definitions, that the level of measurement was very low, and that there was no framework within which to interpret the findings. [7]

1.32 Results of Inadequate Methodologies

As a result of these inadequate methodologies and atheoretical approaches, a number of problems have arisen. The lack of a criterion-related approach (1) made it impossible to assess which variables were important in influencing behaviour and how important they were and (2) inhibited the use of any theoretical model as a basis for operationalising variables and constructing measures, generating and testing hypotheses, and interpreting findings. As a result, our understanding of why pensioners claim or don't claim can be likened to a thousand-piece jigsaw puzzle which is only partly assembled. Some of the few pieces that are available are more puzzling than helpful. For instance:

- (1) it would seem likely that people will not claim benefit without at least perceiving some need and having at least some knowledge of the benefit and the application procedure, but previous research has indicated that many who are fully aware of the benefit and/or who are struggling to make ends meet do not apply.
- (2) some pensioners who appear to be intending to apply do not actually do so.
- (3) some pensioners state that they simply "can't be bothered" to claim, but it is uncertain what this statement means.
- (4) both low awareness of and negative attitudes towards the application procedure are

important deterrants, but it is unclear whether or not these types of variables are theoretically or empirically separable. Evaluating the independent effects of both types of variables is important since different means of catalysing claiming are implied depending upon which is of greater importance.

- (5) it is unclear how much knowledge is necessary for a claim to occur.
- (6) when informed of their entitlement to benefits, pensioners respond inconsistently - some seem to reject it immediately, whereas others seem to absorb and to integrate it (c.f. McDonagh and Matthews, 1980).
- (7) there is a sense in which some pensioners seem not to apply by default whereas others actively decide not to apply, but there are no conceptual grounds for distinguishing the two groups.

1.4 Aims of This Thesis

One of the best approaches to redressing the methodological shortcomings mentioned above would be to change the focus from explaining why pensioners do not claim to determining what factors differentiate those who do and those who do not claim within a prospective design. Thus, instead of attempting to infer a "process of claiming" from the accounts of non-claimants as others have done, it might be more profitable to study the generic "process of deciding" whether or not to claim.

From the above discussion it is clear that any further research into the problem should (1) involve

the development of an a priori account or model of differential claiming, and (2) use a research design which is both criterion-related and prospective. Therefore, the explicit aims of this thesis are to present an account (1) of the construction, validation and confirmation of a theoretical model of the process of deciding whether to apply for supplementary pensions, and (2) of the application of this model to explaining the differential take-up of supplementary pensions by the elderly.

2.0 Constructing a Provisional Model

2.1 Introduction

In the previous chapter the limitations of non criterion-related and post-hoc designs were discussed. One of the main consequences of these approaches was that researchers were tempted to infer a "process of claiming" from descriptive and cross-sectional data on non-claimants. It was noted that such inferences were not justifiable, and it is also worth mentioning here that even the term "process" shows a lack of clear thinking about the interpretative limitations of such designs. Process can only be studied longitudinally; in addition, the process under study should be the generic process, the process of deciding whether or not to claim. The aim of this chapter is to use the constructs culled from the literature on non-claiming to construct a provisional model of the process underlying differential claiming in such a form that it can be operationalised and tested for its criterion-related and construct validity.

An appropriate starting point for this description is the point at which various psychological theories and techniques were being considered for use in understanding pensioners' attitudes towards supplementary pensions. Since the previous research into the problem had indicated that it was more one of

volition or motivation than one of ability, the starting point was to study theories which emphasised the importance of people's attitudes, beliefs, values and perceptions in determining their behaviour. During the planning stages of the research, three cognitive approaches were contemplated, the Rokeach Value Survey (Rokeach, 1973), Personal Construct Theory (Kelly, 1955; 1958a), and Expectancy-Valence Theory (Vroom, 1964).

2.11 The Rokeach Value Survey

It would appear from the review of reasons given for non-claiming in the previous chapter that certain of pensioners' values, such as independence, pride, self-esteem and family security, are very important in influencing their claiming behaviour. Thus, the first psychological approach considered was to study directly pensioners' values using the paradigm put forward by Rokeach (1973) in his book The Nature of Human Values. To Rokeach:

a value is an enduring belief that a specific mode of conduct or end-state of existence is personally or socially preferable to an opposite or converse mode of conduct or end-state of existence. A value system is an enduring organization of beliefs concerning preferable modes of conduct or end-states of existence along a continuum of relative importance (p. 5).

In his conceptualisation, there are both

instrumental and terminal values, referring respectively to the mode of conduct (for example, being capable, independent, responsible, etc.) and to the end-states of existence (for example, having attained family security, happiness, self-respect, etc.). The thirty-six instrumental and terminal values comprising the Rokeach Value Survey appear in Table 2.11. Although he outlines numerous functions of values, those most important in this context are that values (1) provide standards guiding conduct, leading people to take particular positions and predisposing them to prefer one ideology over another, (2) are central to the comparison process, and (3):

tell us how to rationalize...beliefs, attitudes and actions that would otherwise be socially unacceptable so that we will end up with personal feelings of morality and competence, both indispensable ingredients for the maintenance and enhancement of self-esteem (p. 13).

In discussing the differences between values and attitudes, Rokeach notes that values are single beliefs of a more general and enduring nature which occupy a more central position in individual personality and cognitive make-up than do attitudes, and which are determinants of behaviour. In his view, values are the foundation of attitudes, since "attitudes themselves depend upon pre-existing social values" (Allport, 1961,

Table 2.11. Terminal and Instrumental Values
(adapted from Rokeach, 1973, p.28)

----- Terminal Value	----- Instrumental Value
-----	-----
A comfortable life	Ambitious
An exciting life	Broadminded
A sense of accomplishment	Capable
A world at peace	Cheerful
A world of beauty	Clean
Equality	Courageous
Family Security	Forgiving
Freedom	Helpful
Happiness	Honest
Inner harmony	Imaginative
Mature love	Independent
National security	Intellectual
Pleasure	Logical
Salvation	Loving
Self-respect	Obedient
Social recognition	Polite
True Friendship	Responsible
Wisdom	Self-controlled
-----	-----

pp. 802-803), and particular specific attitudes can be best understood in the context of their perceived instrumentality for the attainment of one or more values.

Although Rokeach speaks about the instrumental relationships between attitude objects and values, his primary concern is with assessing the relative average ranking of eighteen instrumental and eighteen terminal values across various groups of individuals.

As a first attempt at outlining an approach to understanding pensioners' attitudes to different sources of income, the Rokeach methodology was adopted nearly in its entirety, but not exclusively. A full research proposal was written in which it was proposed that two linked studies be undertaken, the first being a relatively large-scale extensive value survey of Edinburgh pensioners and the second a more intensive follow-up of a randomly selected sub-sample in order to discuss in detail the interrelationships between values and attitudes towards various sources and forms of income and assistance available to old age pensioners. It was thought that the survey should not be confined to asking about supplementary pensions in order to be able to provide a proper context for understanding them in relation to other types of income. A questionnaire was prepared which comprised three sections devised to collect (1) background financial, demographic and

employment data, (2) rank-ordering of each respondent's level of preference for nine sources of income (from their children, from the local authority, friends, interest on investments and savings, old age pensions, occupational pensions, part-time jobs, relatives, and from supplementary pensions), and (3) their rank-ordering of the 36 instrumental and terminal values in the Rokeach Value Survey (with amendments to make the value names less abstruse, descriptions clearer, and the entire survey tool less American in its appearance). The main object of the studies was to attempt to explain individuals' preferences for sources of income in terms of their values by tying one to the other.

However, this approach was abandoned for several reasons. Overall, the most important reason was procedural. This direct presentation of "values" to be ranked was considered to be a highly artificial task with no ecological validity. It was also thought to be so obtuse and nomothetic as to be either too difficult for low-income pensioners to complete that few would be able to do so (assuming they would be willing to do so), or if they did complete it, that the results would be of such a general nature to be of little use in understanding the specific problem under study. Much of this was due to the inflexibility of the standardised survey tool. Of lesser importance at the time, but

probably of greater consequence overall, were the methodological limitations of the approach and the statistical and analytical problems anticipated. The cross-sectional analyses implied by the use of the survey tool would be purely descriptive and at the molar level of group intentions or predispositions to act, and when combined with the statistical headaches (recognised by Rokeach himself, p. 38) caused by using exclusively rank-order techniques, would yield very few insights into the process by which pensioners came to decide about one form of income in relation to another, and especially about supplementary pensions. For these reasons, the Rokeach paradigm was set aside in favour of an approach which gave greater scope for pensioners to express themselves in their own words, which would be more intensive than the type of survey methodology first envisaged, and which would be more flexible. It was a natural step to explore next Kelly's Personal Construct Theory.

2.12 Personal Construct Theory

The Personal Construct Theory of G. A. Kelly (1955) embodies the epitome of an idiographic technique aimed at "exploring and analyzing the system of interrelated interpretations of the world used by individuals to bring coherence to their view of it" (Bannister and Mair, 1968, p. 5). The fundamental postulate of the theory is that "a person's processes

are psychologically channelized by the ways in which he anticipates events" (Bannister and Mair, 1968, p. 12); thus, events do not imply their own classifications or meanings, but can only be found meaningful if the individual has "erected constructions to subsume them" (p.12). Therefore, the focus of the technique is to elicit the pattern of and relationships between the constructs which an individual uses to interpret his world. In its simplest form this is achieved by the use of the "rep grid" to elicit individuals' systems of constructs, a construct being defined as a way "in which some things are interpreted as being alike and at the same time different from other things" (Bannister and Mair, 1968, p.13). In this technique an individual is presented with triads of items (objects, ideas, or more usually, people) and asked in what way two are alike such that they differ from the third. By successive repetition of this question using different triads the entire repertoire of constructs used by the individual can be elicited; these construct dimensions can then be used to elicit the individuals' views about any particular item.

This rep grid technique was very appealing since it avoided assuming the universal salience of constructs to all pensioners, and allowed an understanding of how individuals perceive the world to emerge. The technique was tried in a pilot study of

seven low-income pensioners in August 1977. In this study, the pensioners were interviewed individually, and after an introductory chat to settle them in and collect background information, they were presented with eleven, 3 x 5 - inch cards which had printed on them the following sources of income: Supplementary Pensions, Rent Rebates, Rate Rebates, Old Age Pensions, Savings, Present Earnings, Occupational Pensions, Building Society, Children, Relatives and Friends. Blank twelfth and thirteenth cards were presented to enable each individual to include any other sources of income he or she thought important to retired people. After examining the cards, each of which was labelled "Money from...", the first elicitation was attempted. Three elements (sources of money) were withdrawn from the group of eleven (since none of the pensioners had provided any additional elements at the outset of their elicitation procedure), and the respondent was asked: "What do two of these sources of money have in common that make them different from the third?" This procedure was continued until the individual either (a) failed to discriminate any difference on three triads, or (b) repeated the same construct dimension on three triads. Each interview lasted approximately one and three-quarter hours.

An example of a completed rep grid appears as Figure 2.12. In this grid, the sources of income are

Figure 2.12. Completed Rep Grid from Pilot Study

S O U R C E S O F I N C O M E												C O N S T R U C T S			
SP	RER	RAR	NIP	SAV	PE	OP	BSI	CHD	REL	FRI	OTH	EMERGENT POLE	IMPLICIT POLE		
<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	-	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	-	<input type="radio"/>	I'D TAKE THESE. WE WERE TAUGHT NOT TO SIGN ON THE DOLL.	I WOULDN'T HAVE THE CHECK TO ASK FOR THESE.		
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	WISE PEOPLE GET MONEY FROM THESE	(FOOLISH PEOPLE?)		
<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	THESE ARE GIVEN TO YOU.	THESE ARE EARNED.		
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	PEOPLE TAKE ADVANTAGE OF THESE.	(?)		
<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	CHARITY	THESE YOU'VE EARNED		
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	EMBARRASSING: IT'D BE LIKE BEGGING.	(?)		
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	CONTRIBUTED TO, WORKED AND SAVED FOR.	PURE GIFTS		
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	NO RIGHT TO TAKE	(ENTITLED TO THESE)		

represented by the abbreviations in the first 13 columns. The "emergent pole" of the construct (e.g. that which emerges first and is the focus of the description) is placed in the first wide column under "Constructs", and the "implicit pole" (e.g. that which either emerges second or never at all) is placed in the last column. As a matter of convention, if the implicit pole was never made explicit, it appears in parentheses. It is also conventional to ring the three elements used to elicit the dimension and to place a tick under each element which shares the characteristics of the emergent pole, as perceived by the respondent. Thus in Row 4 of Figure 2.12, when asked, "Considering 'supplementary pensions', 'rent rebates' and 'occupational pensions', in what way are two alike and different from the third?", one pensioner explicitly stated that "people take advantage" of the first two (the emergent pole), and implied that this was not the case for occupational pensions. This particular attribute was also shared by rate rebates, but not by any of the remaining sources of income.

As can be appreciated from even this very simple example, this technique immediately immerses the researcher into a thicket of dimensions which are, more often than not, unique to the individual. This approach was deemed to be useful at the pilot stage because of its fertility in generating constructs, but was thought

to be inappropriate for any further work. There were several reasons why the work using the rep grid was not developed further. First, some of the pensioners had very considerable difficulty discriminating between elements, and of those who could do so, some simply could not find the words to describe these dimensions. Second, there was a very strong tendency for pensioners to respond in terms of how they thought other pensioners felt about the alternative sources of income, thus side-stepping the issue of how they personally construed these alternatives. Thirdly, one of Kelly's corollaries is about the range of convenience - "A construct is convenient for the anticipation of a finite range of events only" (Bannister and Mair, 1968, p. 18) - which means that some elements are simply not perceived by the individual in terms of the elicited construct. Although the work of Warren (1966) indicates that the rep grid can be used on young working-class people when the constructs are provided, there is no literature discussing the feasibility of using the technique with the working-class elderly. It therefore appeared from the results of this very modest study that the technique itself may well have been beyond its range of convenience when applied to working-class elderly.

Fourth, the rep grid is an idiographic technique, which, by definition, is bound to be intensive rather

than extensive, and this made it inappropriate to use on large samples, mainly because, as Vernon (1964, p. 284) notes, the technique is "so flexible as to be almost unmanageable". In this context, it is important to note that to the personal construct theorist, motivation is construed in terms of the change in and re-structuring of individuals' construct systems (Mancuso, 1977) rather than in terms of any formal model which attempts to link constructs with behaviour. Fifth, although many of these procedural problems could have been overcome by using alternative but equally valid rep grid techniques, and indeed several were contemplated, it was believed that the inherent limitations of the approach combined with the author's difficulties using it and pensioners' mystification by it outweighed the benefits which might have accrued from its use.[1]

Thus, this approach ceased to be the mainstay of the research in November 1977, although it did influence the further development of the project in two important ways. First, it provided a wealth of constructs which could be used as the poles of scales in a more nomothetic style, and second, it clarified the importance of believing, with Kelly, that the:

question of directionality of behaviour is narrowed down by the realization that a person's behaviour must take place within the limited dimensions of his personal construct

system. Yet, as long as his system does have dimensions, it must provide him with some sets of alternatives. And as long as he has some alternatives of his own making we must seek to explain why he chooses some of them in preference to others (Kelly, 1958b, p.54).

* * * * *

Neither the Rokeach Value Survey nor Kelly's rep grid technique was thought to be wholly appropriate for investigating the research problem. Although in some ways they were diametrically opposed -- the Value Survey being extensive and nomothetic whereas the rep grid was intensive and idiographic -- they were similar insofar as both were static approaches. Some of the more specific inadequacies shared by the two approaches were that neither approach (1) posited a theoretical link between a specific action or attitude object (e.g. applying for benefit) and the values which were purportedly the determinants of the attitudes towards the object; (2) implied any theoretical view of how decisions might be made; (3) could be readily slotted into a prospective validation design aimed at predicting criteria such as intention or behaviour from attitudes and values; and (4) was explicitly concerned with motivation as a process, although motivational-type explanations have been based upon them. In December 1977, the investigation of the appropriateness of using an expectancy-valence (VIE)

model of motivation was undertaken.

2.13 Expectancy-Valence Theory

The expectancy-valence theory of motivation (Vroom, 1964), a cognitive theory from industrial and organisational psychology, appeared to possess the four desired attributes outlined above. Applied in this context, the theory would state that:

a pensioner's motivation to apply for a supplementary pension is a function of the combination of the strength of his expectations that applying leads to certain outcomes and his perceptions of the potential desirability of those outcomes if they did follow.

Lewin (1935) has distinguished between two types of explanations of behaviour, the historical and the ahistorical. From the former viewpoint, current behaviour is directly dependent upon previous events (c.f. Freud and the learning theorists). From the latter viewpoint, current behaviour is considered to be dependent only upon other current events. Vroom conceived expectancy-valence theory to provide ahistorical explanations. He wrote:

The choices made by a person in a given situation are explained in terms of his motives and cognitions at the time he makes the choice. The process by which these motives or cognitions were acquired is not specified nor is it regarded as crucial to a

consideration of their present role in behaviour (Vroom, 1964, p.14).

This is not to say that previous events are not important, but to suggest that their importance lies mainly with their contributions to shaping current beliefs and feelings (i.e. a previous and unsuccessful application for assistance does not determine a pensioner's motivation to claim in future, but does shape his or her expectations about and the perceived desirability of the outcomes of applying).

In the Vroom model, there are three main concepts, expectancy, valence, and force. [2] Vroom (p.17) defines an expectancy as being:

a momentary belief concerning the likelihood that a particular act will be followed by a particular outcome,

which is tantamount to stating that it is a subjective probability that the act will be followed by the outcome. Expectancies serve to account for the perceived element of risk that an individual encounters in a decision-making situation.

Vroom's concept of "valence" (taken directly from Lewin (1935)) refers to:

affective orientations towards particular outcomes ... It is assumed that valence can take a wide range of both positive and negative values (p. 15).

Vroom carefully distinguishes between the "value" of an outcome and "valence"; the former is the actual satisfaction the outcome provides, whereas the latter is the anticipated satisfaction from the outcome.

Vroom notes that many outcomes are positively or negatively valent not because they are inherently satisfying or dissatisfying themselves, but because of "the anticipated satisfaction or dissatisfaction associated with other outcomes to which they are expected to lead" (pp. 15-16). Thus, there is an instrumental link between various levels of outcomes. Vroom therefore provides the following functional definition for valence:

The valence of an outcome to a person is a monotonically increasing function of the algebraic sum of the products of the valences of all other outcomes and his conceptions of its instrumentality for the attainment of these other outcomes.

Put into the form of an equation, this would read:

$$v_j = f_j \left[\sum_{k=1}^n (v_k I_{jk}) \right]$$

$$f_j > 0; \quad I_{jj} = 0$$

where $j = 1$ to n ,

v_j = the valence of outcome j ,

I_{jk} = the perceived instrumentality of outcome j for attaining outcome k .

Thus, the valence of a first-order outcome (e.g. the initial level of outcome from the act) equals the sum of the products of the instrumentalities (conceived as correlations between levels of outcomes ranging from -1 to +1 in value) of that first-order outcome for attaining second-order outcomes, and the anticipated satisfaction attached to attaining the second-order outcomes.

The third major concept used by Vroom, that of the Force on a person to perform an act, is defined as being:

a monotonically increasing function of the algebraic sum of the products of the valences of all outcomes and the strength of his expectancies that the act will be followed by the attainment of these outcomes.

Put into the form of an equation which summarises the relationships between Force, on the one hand, and expectancies, instrumentalities and valences, on the other, this statement would read:

$$F_i = f_i \left[\sum_{j=1}^n (E_{ij} V_j) \right]$$

$f_i > 0$; $i \cap j = \emptyset$, \emptyset is the null set,

where $i = n+1 \dots m$,

F_i = the force to perform act i

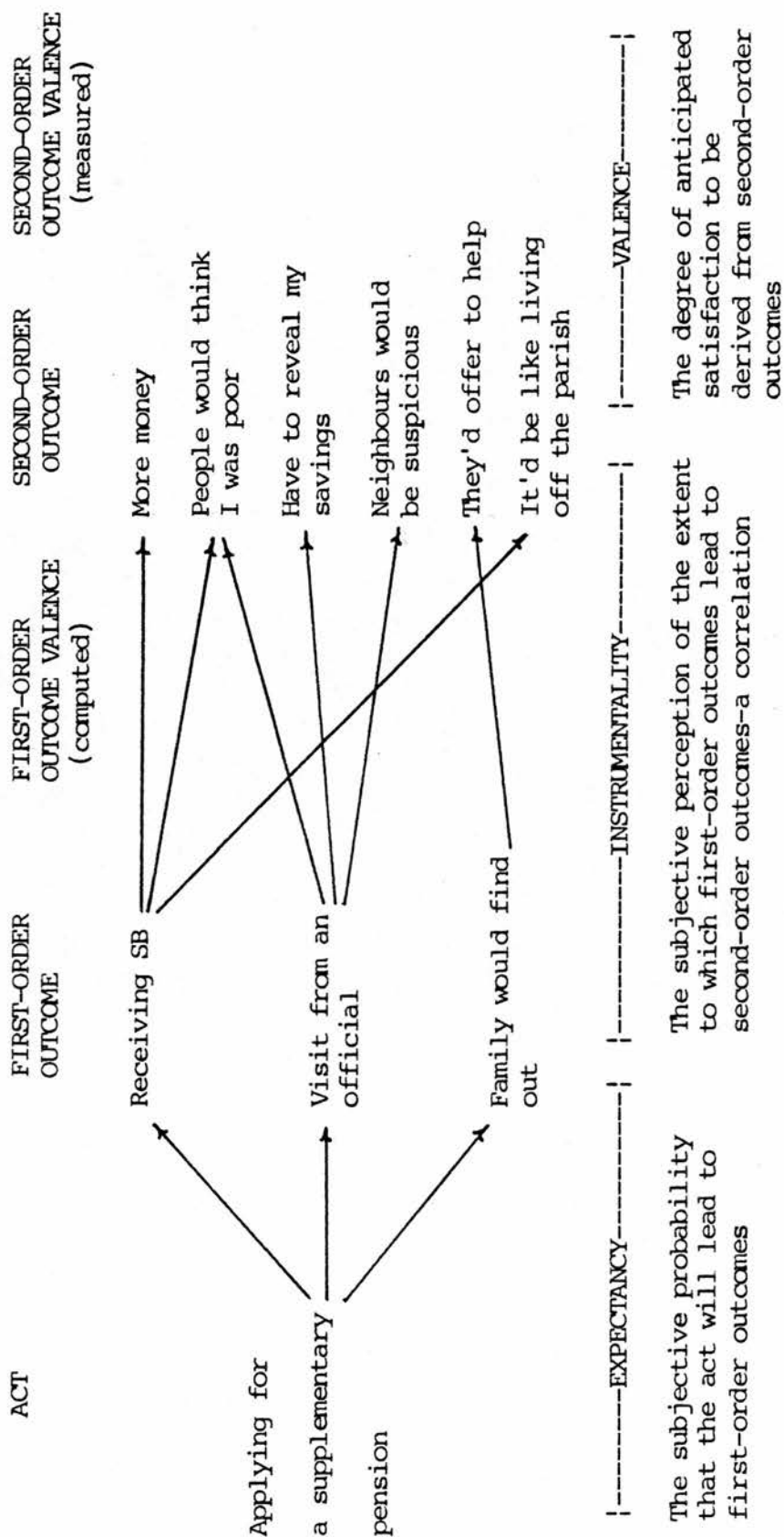
E_{ij} = the strength of the expectancy ($0 < E_{ij} < 1$)
that act i will be followed by outcome j ,

V_j = the valence on outcome j .

Although the basic notions underlying force, expectancy, instrumentality and valence are rather simple, when combined, a complex representation of interacting forces results. To clarify the relationships amongst the concepts, a hypothetical example from this research context is presented in Figure 2.13.

In this example, the force to apply would be a function of the sum of the strength of the three expectations that applying would lead to receipt of the

Figure 2.13. Schematic of Hypothetical Relationships between Main VIE Constructs



benefit, a visit from an official, and the family finding out, each multiplied by their respective instrumentalities for second-order outcomes and the valences attached to those outcomes.

This expectancy-valence model of motivation (also known as a VIE model) seemed appropriate for use towards understanding the differential benefit claiming behaviour of low income pensioners. First, it provided a theoretical link between the attitude object of "applying for benefit" and values - the force to apply was ultimately a function of expectations and the anticipated desirability of second-order outcomes, the strength and direction of which would be determined by pensioners' values. For instance, it is easy to understand how pensioners' perceptions of the desirability of having more money, or being treated by others as being poor would be shaped by the importance to them of the values of family security, independence and self-esteem.

Second, expectancy-valence theory would appear implicitly to be a theory of decision-making which attempts to model a rational weighing-up process, insofar as it assumes "that people choose from among alternative acts the one corresponding to the strongest positive (or weakest negative) force" (Vroom, 1964, p.19). However, it does not assume, as do theories of riskless choice, that the person who makes any decision

to which the theory is applied is (a) completely informed, (b) infinitely sensitive, and (c) rational (Edwards, 1954). Instead, it assumes that people choose the alternative which maximises the subjective expected utility to them, therefore allowing the possibility that choices are made on the basis of a rational combination of what might be irrational beliefs based on incomplete knowledge and profound misconceptions.

Third, the expectancy-valence theory had been subjected to numerous tests using correlational validation designs, and was obviously well-suited from this viewpoint (cf Mitchell, 1974; Mitchell and Beach, 1976; Peters, 1977). [3] However, although the theory and some of its modifications have been extensively tested in the fields of work motivation, occupational choice and vocational choice, the results have generally been a bit disappointing. The reasons for the low correlational ceiling between VIE scores and the criteria being predicted are briefly reviewed below.

2.2 Expectancy-Valence Theory: Some Conceptual and Methodological Problems

Problems with tests of expectancy-valence theory can be grouped into four general categories, problems of (1) design, (2) the criterion, (3) theory and method, and of (4) the range of convenience or applicability of the theory.

Problems of Design

There are two approaches to the use of VIE theory, the within-subjects individual choice design and the across-subjects design. The purposes of these designs are distinctly different. Any within-subjects analysis is essentially a test of the theory's validity since it asks, "Do measures of expectancies, instrumentalities and valences, when combined in this way, predict and thus explain behaviour?". The design of a within-subjects analysis can be conceptualised as a contingency table which categorises predicted choice or behaviour by actual choice or behaviour. Evaluations of within-subjects tests are therefore measures of the significance of the proportions of correct matches between predicted and actual choice, intention, or behaviour.

In contrast, across-subjects analyses seem to be orientated towards deriving substantive findings, since they essentially ask, "What expectancy-valence dimensions correlate with the behaviour or intentions of this group of subjects?". Here the outcomes used must be invariant and are assumed to have common meaning across subjects. The design of an across-subjects analysis can be conceptualised as a correlational scatterplot, and the evaluative measure is that of the neatness of fit between expectancy

"force scores" and the criterion.

Although envisaged by Vroom (1964) as a within-subjects theory, only a few researchers have employed it as such (Mitchell and Knudson, 1973; Sheard, 1970; Holmstrom and Beach, 1973; Dachler and Mobley, 1973; Parker and Dyer, 1976; Matsui and Ohtsuka, 1978; Matsui, et. al., 1977; Teas, 1981; Stahl and Harrell, 1981; Schmidt and Son, 1981). Mitchell (1974) noted that prior to the publication of his review paper in 1974, "not a single investigation" had predicted job effort by using the within-subjects design, and that while many authors describe it as being a within-subjects choice model, they nonetheless test it using across-subjects designs. One of the practical problems arising from using a within-subjects design is that a full set of instrumentalities and expectancies must be rated by the respondent for each choice alternative; thus to acquire total VIE scores for two to three alternatives for any one subject could easily involve nearly 100 separate measures. For whatever reasons, the majority of researchers have opted to use it as an across-subjects measurement of motivation yet without subjecting it to the same rigid assessment procedures typically demanded of nomothetic measures. In this regard, Mitchell (1974) also notes that the lack of standardised responses when using an across-subjects design can allow individuals' differing

response sets to confound prediction. He writes (Mitchell, 1974, p. 1070): "thus, someone who systematically rates the extremes on scales will have a behavioural prediction that is very different from a 'conservative' subject even though they feel the same way". Parker and Dyer (1976) speculated that as a result of the mismatch between theory and practice, "between-persons tests of expectancy theory may tend to show reduced validity through no theoretical fault of the model".

Problems of the Criterion

Correlations between VIE scores and criteria of "intention" or "preference" have been only moderate, and those between force scores and behaviour have been lower still. For example, using a within-subjects design, Mitchell and Knudson (1973) found that although their VIE model predicted students' attitudes towards business occupations with a correlation of 0.69, their actual choice was predicted with a correlation of only 0.38. The validity of VIE models may be affected not only by the type of criterion being predicted, but also by the source of the criterion rating. For instance, most correlational field studies have had a correlational ceiling of 0.30 when the criterion is an independent rating of effort, but this ceiling is raised when the criterion is a self-rating of effort (Campbell and Pritchard, 1976). Schwab, et. al. (1979)

confirmed this finding, in part, by demonstrating that over a sample of 32 studies, "variance explained was greater when ... self-report or quantitative measures of effort and performance were used rather than evaluations of these variables by someone other than the subject". Campbell and Pritchard (1976) state that "it's no wonder that the 'model' correlates higher with self-rated effort than with independent ratings"; this may well be due to the fact that the VIE and criterion ratings are not experimentally independent.

Conceptual and Methodological Problems

Many researchers have pointed out the methodological problems (Campbell and Pritchard, 1976; Mitchell, 1974; Heneman and Schwab, 1972; Schwab, et. al., 1979; Herriot and Ecob, 1979; Connolly, 1976) and conceptual problems (Gavin, 1970; Feldman, 1974; Schwab, et. al. , 1979; Mitchell and Pollard, 1973; Lawler and Porter, 1967; Sheridan, et. al., 1975) with VIE theory which may have contributed to the low correlational ceiling on the predictor-criterion relationship. It is not possible to review all the problems which have been noted, but a sampling might include the following.

Methodological - VIE theory, because of its essentially mathematical form, allows the deduction of numerous hypotheses which should be empirically

testable; however, few of these have been tested. The notable exceptions are tests of the hypotheses of the independence of the main components (conducted by Gavin (1970), Parker and Dyer (1976), and Erez (1979)), and tests of the transitivity of valence ratings (Sheridan, et. al., 1975; Liddell and Solomon, 1977). Concerning outcomes, there are the issues of how many outcomes to use, how specific they should be, whether they all carry the same weight, and how they should be selected (Herriot and Ecob, 1979). Although Fishbein and Azjen (1975) recommend using Miller's (1956) criterion of seven plus or minus two outcomes, only recently has an empirical basis for using a small number of outcomes emerged. To maximise predictive validity, Schwab, et. al. (1979) suggest using ten to fifteen outcomes. However, the more recent work of Leon (1979) indicates that prediction is maximised where the number of outcomes used is less than ten. There seems to be emerging a consensus that outcomes shown to be salient to each individual must be used where a within-subjects analysis design is used.

In terms of the elicitation of responses, according to Campbell and Pritchard (1976) most studies have used questionnaires requiring the respondents to provide ratings on Likert scales. This technique not only lifts the individual out of his context (e.g. an interview procedure or perhaps observation procedure

might be a bit more realistic) but also causes measurement problems. According to Schmidt (1973), in order for the main components to be multiplied, the scales should have the properties of ratio scales. However, this view is contested by Arnold and Evans (1979) who state that ratio scales are not necessary in testing a multiplicative model if a hierarchical regression technique is used at the analysis stage.

Conceptual - One of the main conceptual problems is the meaning of the computed total VIE score. Although Vroom's concept of "force" acquired its meaning from the context of Lewinian field theory out of which it grew, in using VIE scores to predict other criteria such as behaviour or performance, other researchers have implied a different meaning for the combined score which has not been made explicit. Even using VIE scores to predict "intention" may imply a level of directedness not connoted by the concept of "force". Other conceptual problems belie the difficulty of constructing a theory which simultaneously predicts well and represents how and what individuals think. For instance, it is unclear whether an instrumentality means the same thing to researchers and respondents, why components should be multiplied rather than added, and what this means in terms of representing individuals' ways of thinking, and why there must be a linear relationship between the criterion and the

individual components. Are there any grounds for assuming that there is a direct linear relationship between valences on outcomes and effort, intention or performance? Could not the valence on some outcomes be better models of people's feelings if their relationship to the criterion was construed as exponential, inverted logarithmic, discontinuous or even of a threshold nature? None of these questions have been answered, but it is very clear that expectancy-valence theory is far more complex and makes far more assumptions than many writers imagine.

Range of Convenience

In addition to the problems with the theory discussed above, there is the important consideration of the range of convenience of the VIE theory. Recently, several authors have implied or suggested that VIE scores might better predict the behaviour of sub-groups rather than of the entire group of individuals being studied (Parker and Dyer, 1976; Nebeker and Mitchell, 1974; Dachler and Mobley, 1973; Herriot and Ecob, 1979; Seybolt and Pavett, 1980; Teas, 1981). As Parker and Dyer (1976) concluded in their study using VIE scores to predict (post-hoc) the retirement of US naval officers, "the act of retiring may be influenced by environmental factors with which expectancy theory does not deal...and researchers have

begun to delineate variables which might enhance expectancy theory predictions of behavior outcomes". It is also possible that, at a fundamental level, expectancy theory is appropriate only for certain types of people in certain situations. Although in a study using force scores to predict the leadership behaviour of naval airmen Nebeker and Mitchell (1974) found significant correlations, the predictor accounted for only eight to ten percent of the criterion variance, leaving the authors to propose that "it is possible that either the theory predicts well only for some individuals, or that other approaches may be more efficient". In addition, Dachler and Mobley (1973) have suggested that the theory may only be predictive in situations in which outcomes are objectively linked to behaviour. Herriot and Ecob (1979) demonstrated that the preferred variant of expectancy theory for predicting students' intentions varied depending upon the type of job being assessed, and they encouraged researchers to turn to a closer study of the use of differential predictors. It seems possible that no matter how many modifications are made to the VIE model, no one model will predict with total accuracy the behaviour of all individuals all of the time. It would therefore be theoretically and practically wise to attempt to incorporate variables outwith the VIE model in order to increase predictive validity. One possible approach to this is to use moderator

variables.

Expectancy-Valence Theory and Moderator Variables

Although very popular during the 1960s and early 1970s, moderator variables have since disappeared from the mainstream of analysis in psychology (Landy and Trumbo, 1980). The use of moderator variables is based upon the presupposition that the behaviour of individuals in homogeneous sub-groups may be more predictable than that of the entire group. Banas (1964) provides the following definition for moderator variables:

the general term to refer to all variables, quantitative or qualitative, which improve the usefulness of a predictor by isolating subgroups of individuals for whom a predictor or set of regression weights are especially appropriate.

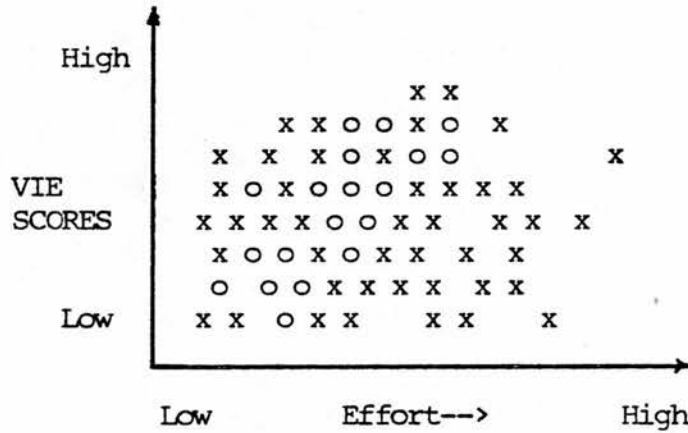
Any variable that can be used to sub-divide a group and to demonstrate differential validity in a predictor-criterion relationship is a potential moderator variable. For example, if "sex" were used as a variable to sub-divide a group of men and women whose levels of effort were being predicted with an overall low validity, and the result was an enhanced correlation between the predictor and the level of effort for women only, this would be a case of differential validity, and "sex" could provisionally be

called a moderator variable. This case of differential validity is represented pictorially by Figure 2.3, in which the first scatterplot represents this relationship for the sexes combined, and the second and third for the sexes taken individually.

Although simple dichotomous or trichotomous variables such as sex or race have been used as moderators (Bartlett and O'Leary, 1969), they have by no means been limited to such. Other more complex variables have been used as moderators, including individual differences in higher-order need strength (Jackson, et. al., 1981) and perceived level of feedback (Seybolt and Pavett, 1980). Indeed, Ghiselli (1956a), whose thinking underlies much of the work which followed on differential prediction, used scores on an Occupational Level Inventory as a moderator variable with a resulting increase in predictive validity from 0.259 for the total group to 0.664 for the theoretically most predictable sub-group. Guion (1976) notes that there are at least three types of moderator variables, those which correlate with the cross-products of predictor and criterion, which correlate with the systematic errors of prediction, or which provide significant interactions with predictions. Moderator variables are used in the expectation that improved prediction will occur in only some, but not all sub-groups (Guion, 1976).

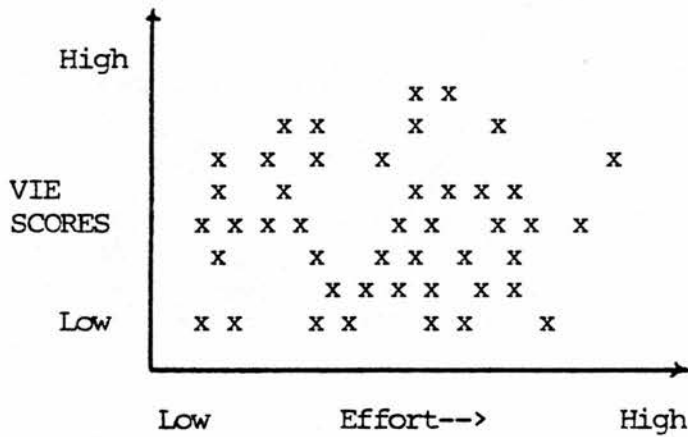
Figure 2.3. Moderated and Unmoderated Relationships
(x = males, o = females)

A. Unmoderated relationship between VIE scores and effort

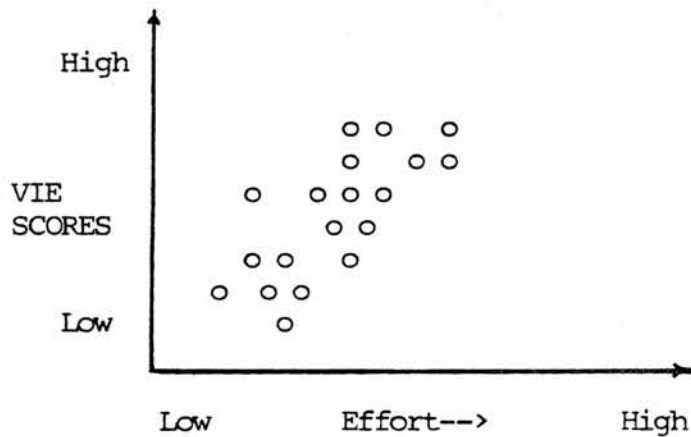


B. Moderated relationship between VIE scores and effort

1. For Men only



2. For Women only



Various post-hoc methods have been used to locate moderator variables (Ghiselli, 1956; Saunders, 1956; Zedeck, 1971), but one of the simplest was outlined by Hobert and Dunnette (1967) known as quadrant analysis. Based on a search for factors which correlate with the systematic errors of prediction, individuals are placed into one of four cells: True Positive, False Positive, True Negative, and False Negative. True Positives and True Negatives are those who have been correctly predicted; False Positives and False Negatives are the "unpredictables". It is then up to the researcher, using whatever means he or she has available (and usually following his or her hunches) to locate the variable or variables which distinguish True from False Positives and True from False Negatives. However, other researchers have objected strongly to the post-hoc search for moderators (Schmidt and Hunter, 1978; Arnold, 1982). Arnold (1982) writes:

It should be emphasized that the investigation of whether either the form or the degree of relationship between two variables X and Y varies systematically with the values of some third (moderator) variable Z can only meaningfully proceed in the presence of some a priori hypothesis regarding the influence of variable Z upon the X-Y relationship....A random search for moderator variables...is no more justified and no more theoretically enlightening than a random search for significant zero-order relationships between variables (p.146).

The use of "sex" and "race" as moderator variables has been substantially criticised since several researchers (Humphreys, 1973; Schmidt, Berner and Hunter, 1973; Schmidt and Hunter, 1978) have demonstrated that the effects found were statistical artefacts and that claims for differential validity could not truly be supported. According to Landy and Trumbo (1980), these false claims often resulted from the erroneous comparison of the validity coefficient for each sub-group against the zero correlation, rather than testing the significance of the difference between the coefficients obtained for both groups.

However, even though the correct statistics may be used and a potential moderator located (or the effectiveness of an a priori moderator partly validated, several writers have indicated that the sample sizes necessary to attain adequate statistical power are quite large (Arnold, 1982; Trattner and O'Leary, 1980; Cascio, et. al., 1980). Arnold (1982) states that, because of the attenuated unreliability in both the predictor and the criterion, there results "a (sometimes drastic) reduction in the power of the statistical tests to detect a true difference" (p.166). He concludes with the three statements that (1) the statistical power to detect true differences between validity coefficients is very low, (2) the probability of detecting them in all but the very large-scale

research projects is extremely small, and (3) the utility of looking for them is infinitesimally small, except where (a) there exists a strong theoretical argument which directly implies the existence of differential validity and an explanation for it and (b) the theoretical statement can be tested in a few large scale studies or several small-scale studies.

Ghiselli (1972) notes that true moderator variables may be both fragile and elusive. There are statistical problems in locating them, and they tend to stand up rather poorly under cross-validation (Zedeck, 1971). Yet, Guion (1976) points out that moderator variables are occasionally found and even replicated.

Even though moderator variables, by demonstrating differential validity, may enhance the predictive validity and imply the boundaries of the use of a predictive equation, from the perspective of explaining most of the criterion variance for the entire group, different predictive equations or predictors may be needed. Instead of applying a different regression equation to the same predictions, totally different predictors may be applied. Ghiselli (1956b), in positing the individual dimensionality of the criterion, set the tone for this; Herriot and Ecob (1979) have demonstrated that different predictive equations are preferred for predicting occupational preferences, the preferred equation depending upon both

the type of job being rated and the course year of the student subjects.

There are precedents for using moderator variables in combination with expectancy models. For instance, Mitchell and Nebeker (1973) demonstrated that the accuracy with which an expectancy model predicted the academic effort of university undergraduates was moderated by the amount of control that individual students felt they had over the time they had available to spend on academic activities. Parker and Dyer (1976) significantly increased the accuracy of their expectancy-based predictions of the retirement of naval officers from 68 to 80 percent by incorporating the two moderators of "wife/family influences" and "hesitancy to act". Similar enhanced correlations were demonstrated by Jacobson and Eran (1980) who showed that force scores bore a significantly stronger relationship to the retiring behaviour of Israeli physicians who had lower job satisfaction, higher job stress, and lower evaluations of their own medical competence than to the behaviour of physicians in the opposite situations. In contrast, however, are the findings of Seybolt and Pavett (1980) that using perceived level of feedback as a moderator of the relationship between nurses' effort and their VIE scores did not improve VIE model predictions.

In summary, it is clear that in terms of

explaining criterion variance, both within-subjects and across-subjects applications of expectancy theory have been only moderately successful. These low validity coefficients may be due to some combination of procedural and conceptual problems, but it is equally probable that expectancy models, in having been applied to all individuals in a given situation, may have been applied outwith their range of convenience, and therefore may be valid predictors for only certain sub-groups of individuals. It behooves expectancy theorists to locate non-expectancy variables which can be used (a) to select out those for whom VIE based predictions are inappropriate, and (b) to predict the behaviour of this "unpredictable" group.

2.4 A Provisional Model of the Process of Deciding

In Chapter 1, the reasons given by pensioners for not claiming supplementary pensions were reviewed. These reasons comprised pensioners' perceptions of their current circumstances as well as their expectations and feelings about outcomes which they believed might have occurred had they applied. Transforming these post-hoc reasons into variables would yield two general classes, expectancy variables and non-expectancy variables. The previous two sections have reviewed a particularly promising theoretical model which presents one means by which different expectancy variables can be integrated to form an

overall predictor score (the VIE score). However, it was noted that using VIE scores alone may have limited the accuracy with which intention and behaviour were predicted, and that prediction might be enhanced by incorporating non-expectancy variables as moderator variables.

The aim of this section is to cast the substantive problem of understanding differential claiming into the methodological mould of expectancy-valence theory. Since one of the main aims of the thesis is to provide a theoretical basis for interpreting differential claiming, the following documentation of the model of the process of deciding must include a theoretical account of the linkages between and the order amongst constructs as well as provide a theoretical rationale for the proposed effectiveness of these constructs in enhancing the prediction of behaviour.

The Theoretical Model: Variables and Linkages

Variables

The first step towards developing a theoretical model of differential claiming was to transform the general reasons given for not claiming into six conceptually distinct sets of variables and to give them the operational definitions which follow: (1) perceived need (NEED) - the individual's perception of

the extent to which he or she is having difficulty making ends meet; (2) basic knowledge (KNOW) - a combination of the individual's awareness both (a) of the existence of extra income from the DHSS and (b) of the name of this income; (3) perceived eligibility (ELIG) - the individual's perception of the likelihood that he or she either is eligible for a supplementary pension or potentially better off on a supplementary pension if currently receiving a rebate; (4) perceived utility (UTIL) - the individual's perception of the utility of the supplementary pension to meet his or her specific needs; (5) expectations and feelings about the application procedure (VIE) - the sum of all negative and positive forces exerted by an individual's feelings about the possible outcomes of applying combined with his estimations of how likely the outcomes are to occur; (6) perceived stability of the situation (STAB) - the extent to which an individual believes that his or her situation is unstable and that it will prevent him or her from applying until it stabilises.

The VIE component forms the core of the theoretical model. It is based directly upon the expectancy-valence theory of motivation and decision-making as described above. In this research problem, the outcomes of applying are of three types: (1) procedural outcomes - outcomes of lodging an application including, for instance, having a

means-test interview, revealing the value of savings, or having to verify this information; (2) social outcomes - the possibility that significant referents such as family, friends or neighbours might find out; (3) implications - that applying for a supplementary pension is tantamount to "asking for charity".

In this VIE component, the expectancies and instrumentalities can be considered measures of pensioners' levels of awareness about the outcomes of applying, and the valences as the pensioners' attitudes towards these outcomes. Thus, awareness of the outcomes (or expectations) and attitudes towards the outcomes (or valences) are conceptually and empirically separable using the expectancy-valence formulation. This poses a theoretical solution to the problem documented by other researchers (McDonagh and Matthews, 1980) in attempting to separate respondents' awareness of the application procedure from their attitudes towards it.

Because it simplifies matters considerably to speak in terms of pensioners' "feelings" rather than in terms of "valences", the two terms will be used synonymously throughout the remaining chapters.

Linkages between Constructs

The second step in constructing the theoretical model was to consider the nature of the linkages

between the main constructs. Previous research had suggested that none of these constructs alone explained claiming or non-claiming, and that the constructs appeared to be highly interrelated. For instance, action research studies (DHSS, 1977c; Adler and du Feu, 1975; Broad, 1977) had demonstrated that there was no one-to-one correspondence between behaviour and knowledge of the existence of the benefit or knowledge of eligibility, otherwise all those informed of their entitlement by the researchers would have claimed. It was also observed that non-claimants could possess perceptions of substantial need or of eligibility, yet still not claim (Broad, 1977). It was apparent from studies of claimants that some basic knowledge and perceptions of need, eligibility, utility and stability were necessary for pensioners to claim; it was equally apparent from studies of non-claimants that each taken alone was not sufficient to catalyse claiming. Thus it was thought that these six main constructs comprised a series of thresholds, and that in order to apply, a pensioner would have to achieve all six.

Order of Constructs

The third step was to decide how the thresholds were ordered. It was possible that the order in which the thresholds were achieved was immaterial, but as efficiently as the cumulative point scale implied by such an approach might predict behaviour, it would not

provide a theoretical understanding of the process; beyond this, it was strongly suspected that a definite order of thresholds did exist.

The ordering of constructs was deduced in the following way. The expectancy-valence model used as the VIE threshold implied that all pensioners weigh up their expectations and feelings about the outcomes of applying with a degree of rationality not always encountered when interviewing non-claimants. For instance, many pensioners (especially widows) simply refuse to discuss social security, and others, when informed of their entitlement, adamantly exclaim that they do not need any help. Obviously, while some pensioners do weigh up the advantages and disadvantages of applying and thus make a decision, others never reach this stage. Therefore, it was believed that making a decision would be salient for some but not all pensioners, and that these "deciders" and "non-deciders" could be differentiated by their levels of basic knowledge and perceived levels of need, of eligibility and of utility. Thus the VIE threshold was placed towards the end of the theoretical model, preceded by the other four thresholds, each of which would serve to moderate the relationship between the VIE scores and behaviour.

The order amongst the first four thresholds was determined by the following logic. Underlying most

psychological theories of motivation is the concept of dissonance - the discrepancy between an organism's present state and homeostasis. If the dissonance exceeds a certain threshold, the organism begins to search for alternatives to reduce the dissonance, rejecting those alternatives which it perceives have no utility towards reducing the dissonance to an acceptable level. When it finds those alternatives with potential utility, it makes an evaluation and may or may not act further towards securing the alternative. Although it may be strongly orientated towards securing the alternative, other needs may temporarily loom larger, and prevent it from pursuing the alternative at that time. The threshold model is based upon this general motivational process.

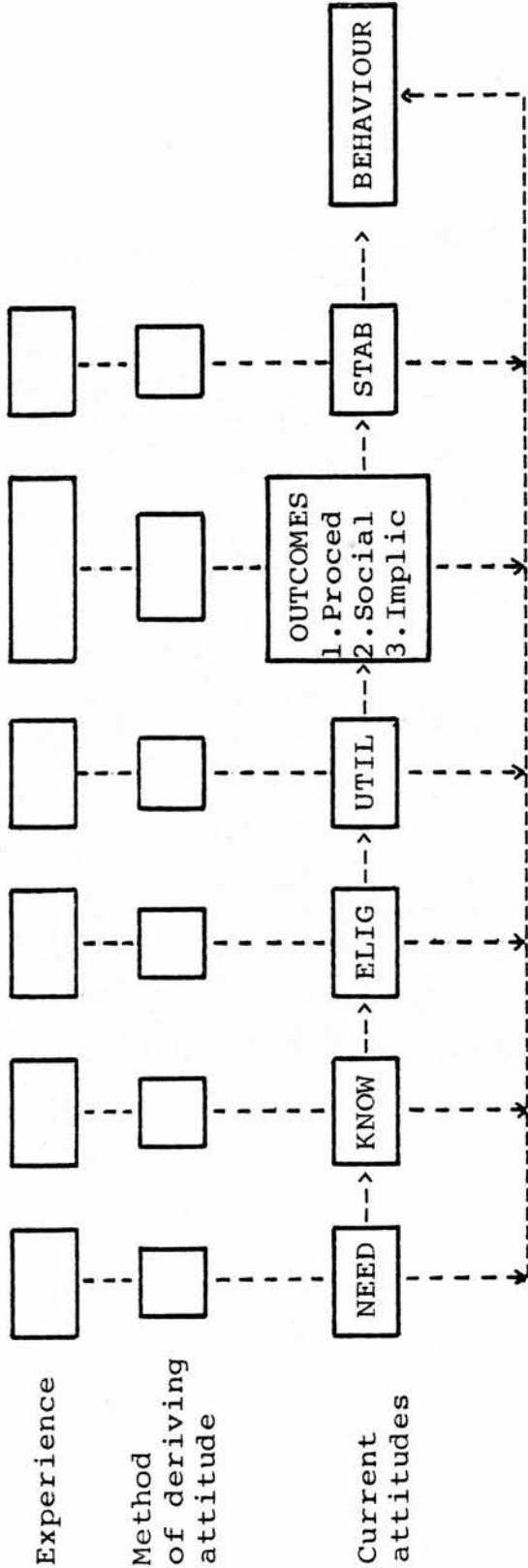
Thus, the threshold model assumes that a pensioner must achieve all six thresholds in succession in order to claim, and that the explanation for his or her failure to claim lies in the first unachieved threshold. The assumption that only a sub-group of all eligible pensioners actively make decisions has two important implications. First, if it is true, the distinction between deciders and non-deciders resolves the interpretative problem of trying to distinguish between pensioners who decide not to apply and those who simply do nothing (typified by the fairly common response of "I just couldn't be bothered"). Secondly,

this distinction is very relevant to policy-making since changes to the application procedure must be based upon data from respondents for whom thinking about the procedure is salient, and the threshold model provides a means of identifying that group. Thus, in this context, pensioners' perceptions of difficulty managing would be the energising factor, catalysing them to search for, evaluate and decide whether or not to apply for benefits which could improve their circumstances. The simple threshold model appears as the bottom row in Figure 2.4.

Referring to this overall process makes it easier to explain the theoretical function of including the first four variables as moderators. First, the general issue of looking for ways of increasing one's income is not salient for people who are experiencing no dissonance, and their VIE scores (and predictions based upon them) would therefore be expected to contribute only random variance to the predictor-criterion relationship. The inclusion of NEED as the initial threshold might account for the observations of other researchers that pre-existing attitudes seem to moderate the extent to which publicity and information about benefits is absorbed by benefit non-claimants (McDonagh and Matthews, 1980; Connell, 1980).

At a more specific level, the outcomes of applying for supplementary pensions would not be salient to a

Figure 2.4. Main Components of Conceptual Model



person who either did not know that the benefit existed (KNOW) or who believed that the probability that he would be eligible was zero (ELIG). In a similar vein, those who perceive no utility to the benefit would consider it no further (UTIL), and their VIE scores would, theoretically, bear no relationship to their behaviour.

A different argument applies to the fifth moderator variable (STAB). The outcomes of applying are highly salient to these people, but another need, that to resolve the ambiguity or instability of their situations first, temporarily looms larger and prevents them from pursuing the alternative at that time.

Level of Explanation

Being essentially ahistorical, this model provides explanations of claiming behaviour in terms of pensioners' subjective perceptions, expectations and feelings, but it does not specify either the method by which these perceptions are formed or the experiences which catalysed their formation. For example, the fact that a widow perceives no difficulty making ends meet may explain why she does not apply for a supplementary pension, but not how she came to hold that perception. Since understanding both the methods and experiences behind these perceptions are important for theoretical reasons and for posing policy solutions aimed at

increasing take-up, their place in the model must be specified.

It was believed that each perception, expectancy and valence in the model represented the end-product of a series of evaluations based on or related to specific experiences. This is represented by the first two rows of Figure 2.4. For example, in the case of perceptions of need, the method by which the hypothetical widow came to perceive no difficulty managing may have been by comparing her current situation (1) with that of another pensioner (as a result of a discussion with other widows at the local OAP club) or (2) with her own previous situation (referring to a critical experience such as the death of her husband) or (3) with her internal beliefs about how well she should be managing (which may be prompted by media publicity about inflation, the needs of pensioners, and benefit entitlement). This particular example draws heavily upon reference group theory, an approach which some authors have considered to be of paramount importance in understanding non-claiming (Taylor-Gooby, 1980). Reference group theory used in the context of relative deprivation as set out by Runciman (1966), will be discussed in greater detail at the analysis stage of the full study.

The conceptualisation presented in Figure 2.4 thus allows a theoretical explanation of why previous

experience alone will not account for future behaviour by positing that the two are linked through the medium of current perceptions, expectations and feelings.

Accounting for Other Alternatives

It was always planned that this research should attempt to elicit pensioners' cognitions of supplementary pensions in the context of other benefits and forms of managing. Indeed, this notion of relative motivation was embodied in the two previous approaches outlined above, as well as being implied in the choice models derived from VIE theory. However, this angle was not developed here, for two main reasons. First, the number of outcomes of applying for SB to be discussed with pensioners was very large; to have discussed all the outcomes of all the alternatives with each pensioner would simply have been impossible, although this was tried in the feasibility study.

The original in-depth interview for the feasibility study was 60 pages long, the last 45 pages comprising rating scales of the expectations and feelings about each of thirteen alternative ways of improving pensioners' financial circumstances. The schedule was set up such that only those alternatives salient to each individual were discussed in detail; this was piloted with three respondents, and although each had only three options, the amount of effort on

the part of both the interviewer and the respondents was enormous, as was the level of difficulty.

Second, although all pensioners in theory face a choice between applying for a supplementary pension and applying for rebates, in practice most eligible non-claimants are already receiving rebates. For them the choice was not between applying for a supplementary pension or applying for rebates, but whether or not to apply for a supplementary pension. Thus, although rebates had to be accounted for, their influence was of an indirect historical nature rather than as a direct contrasting alternative to SB.

The Conceptual Independence of the Moderator Variables

It is intuitively obvious that the strength of the relationship between individuals' expectations and feelings about applying and their behaviour must be moderated by whether or not they know that the benefit exists, and whether or not they believe there is at least some chance that they are eligible for it. Thus these "knowledge variables" would seem legitimately to belong outwith the expectancy-valence component. However, it could be argued that NEED, UTIL and STAB actually represent functions normally embraced by the VIE model, and that placing them outwith the VIE component arbitrarily reduces the power of this component to predict behaviour.

For instance, expectancy theory applied in this context implies that the force to apply is partly a function of the individual's expectation of his ability to apply, the instrumentality of the anticipated amount of benefit for meeting his needs, and the desirability of having his needs met. These measures might be considered to be synonymous with STAB, UTIL, and NEED. However, there are theoretical grounds for arguing against this view, these arguments being based upon a distinction to be drawn between the salience of the action and of its outcomes, on the one hand, and on the other, the relative strength of the ratings of instrumentalities and valences surrounding these outcomes.

NEED is a measure of the salience of the general focus of action (i.e. difficulty making ends meet) for the individual, and is not a measure of the valence or the desirability of having needs met. An example may make this clearer. A man can give his evaluation of how he would feel if he could pay his heating bills without worry (the valence). But if making ends meet in general is not a problem to him, then the positive feelings attached to this specific outcome would not motivate him to apply, although an expectancy theory prediction which did not account for salience would lead one to predict that he would apply. Only if the general focus of action is salient can the valences on meeting

specific needs be used to predict behaviour. If the general issue is not salient, that fact in itself is sufficient to predict non-claiming.

Applying a similar logic to the variable of UTIL, any probability scale which has a zero point indicates both (1) whether or not the individual perceives any utility of the benefit to meet his needs, and (2) if he does, the strength of his belief. Deciding that some utility exists is a necessary prerequisite of assessing the utility of its amount. However, since a person who decides or believes a priori that the benefit has no utility is unlikely to consider the further outcomes of applying in a more than casual fashion, it seems logical to postulate that the relationship between total force scores and behaviour will be strongest for those for whom the further outcomes are salient. The perceived existence of some possible utility to the benefit makes the other outcomes salient and thus ratings of them more valid; as such it serves as a moderator variable. On the other hand, the strength of this belief, used as an instrumentality, contributes to the forces leading him towards making his decision.

STAB might be considered to be an expectancy since, in a sense, it comprises a measure of the extent to which an individual believes he could apply if he wanted to. The main arguments against it being considered such is that, by definition, it does not

apply to all individuals. By definition it is a variable underlying the decision-making processes only of those who are positively predisposed towards applying. Since disposition to apply has been defined as the force score, STAB cannot be included as part of that score. By postulating it to be a moderator variable for only those positively predisposed to apply, it is being assumed that people can decide not to apply in both stable and unstable circumstances; however, people can only decide positively to apply when their circumstances are stable.

Perceptions of need, utility and stability would appear, in theory at least, to stand as variables outwith the VIE model, and outline the boundary conditions or range of convenience of the use of the VIE model.

Salience and Ambiguity as Boundary Conditions

There is fairly widespread agreement in applied psychology that the concept of "salience" is important. For instance, in the fields of work motivation, "work salience" (Super, 1976) has been shown to be a fertile concept, as have the concepts of "work experience" and "career salience" (Greenhaus, 1973; 1974). Indeed, an entire project was devoted to the study of work values and work salience (Kidd and Knasel, 1980). There is some direct support for using the concept of "salience"

in conjunction with VIE theory. Although they did not use the term "salience", Jacobson and Eran (1980) explained the differential validity of their expectancy model's predictions in terms of the post-hoc hypothesis that members of the best predicted group "may have been, in fact, more conscious of the consequences of continued employment and retirement...". As a result of their higher job stress, lower job satisfaction and lower estimates of their professional competence, the issue of retirement would, hypothetically, be in the foreground of their thinking.

The fifth moderator, perceived stability of the situation (STAB), may stand as a boundary condition distinct from salience. Although the issues may be salient and the outcomes clear, the ambiguity of the situation expressed as an inability to make a decision may prevent action and result in false predictions. This definition of ambiguity as a reflection of ability is implied in Mayes' (1978) proposition that expectancy models may only be valid predictors of choices in unambiguous situations. This definition is also directly reflected in Parker and Dyer's (1976) use of "hesitancy to act" as a moderator variable. In applying expectancy models in other contexts, Fishbein and Azjen (1975) have noted that this type of variable is frequently found moderating the relationship between peoples' intentions and their actual behaviour.

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In this chapter, a provisional theoretical model of the process of deciding about applying for supplementary pensions has been outlined. The remainder of the thesis deals with validating and modifying this model, and with using it to derive substantive findings about the problem of differential claiming.

3.0 The Feasibility Study: Design and Methods

3.1 Introduction

Because the Department of Health and Social Security had the only nearly complete list of UK pensioners, and because it was necessary to gain access to this list in order to obtain a representative sample of pensioners, it was necessary to obtain the support of the DHSS before the project advanced any further. Drafts of proposals were prepared between December 1977 and May 1978 and submitted in May 1978, but were not acceptable to the DHSS. The approach was altered and the proposals were completely re-written and re-submitted in December 1978 for funding as from 1 February 1979. These proposals were eventually approved in April 1979, although support for the feasibility study spanned the fourteen-month period from 1 February 1979 to 31 March 1980. Because the research was commissioned by the DHSS and could not have been conducted without their direct co-operation, certain design constraints were imposed by the need to meet the Department's objectives, which were not always synonymous with the author's. Thus it must be borne in mind that the research was conducted subject to many practical and political considerations.

3.2 Aims

The general aims of this study were to demonstrate the feasibility of using (1) the proposed sampling frame to locate a representative sample of eligible non-claiming pensioners (ENCs), (2) the proposed interviewing technique to elicit these ENCs' expectations and feelings about applying for supplementary pensions, and (3) the proposed model to predict and thus to explain ENCs' intentions to apply for supplementary pensions and their actual claiming behaviour. Although the latter two aims were of greater interest to the author, the sampling frame was of greatest interest to the DHSS, as indicated by the importance attached to it in reports on the project prepared for them (Nelson and Kerr, 1980a; 1980b).

3.3 Research Hypotheses

At this stage of research, the only a priori hypotheses were methodological, the primary hypothesis being one about differential validity springing directly from the model of deciding presented in Chapter 2. However, it did seem important to demonstrate from the outset, rather than to assume, that the statistical mode of prediction implied by using VIE scores was superior to non-statistical methods of predicting pensioners' intentions and/or behaviour. Because there were both theoretical reasons

(Fishbein and Azjen, 1975) and empirical reasons (e.g. common-method variance introduced by self-rated criteria (Campbell and Pritchard, 1976)) for believing that "intentions to apply" would be more predictable than "claiming behaviour", this was also set out as a methodological hypothesis. These hypotheses were very much of an exploratory nature, serving more as an anchor for preliminary analysis of results than as a platform for profound revelation. These specific hypotheses were:

- (1) that of three different predictive methods, behaviour would be best predicted, in descending order, by the full threshold model, VIE scores alone, and by a clinical/intuitive method.
- (2) that an intentional criterion would be more predictable than a behavioural criterion using VIE scores.
- (3) that the behaviour of pensioners who had achieved the first four thresholds of NEED, KNOW, ELIG and UTIL and who perceived their situations to be stable (the "stable deciders") would be significantly more predictable than those of pensioners who had failed to achieve any one of the first four thresholds (the "non-deciders").

Although discussed in detail later, it must be noted here that the overriding concern of the Department was with the prediction of behaviour, and that they expressed little interest in the use of intention as a criterion.

3.4 Research Design (Please see Figure 3.4)

The design of the feasibility study was prospective and involved three stages. In the first stage, using an in-depth interview (known as the research interview), a small sample of ENC's would be (a) interviewed as to why they had not claimed supplementary pensions to date, (b) informed of the approximate amount of their entitlement to supplementary pensions, (c) interviewed about their expectations and feelings about the outcomes of applying, and (d) asked about their intentions to apply now that they knew of their entitlement. In the second stage, predictions would be made using the data collected in Stages I(a) and I(c). In the third stage, they would be re-interviewed about ten weeks later to find out who claimed. The aims of this design were primarily to collect measures of expectations and feelings (at Stage I(c)) which could be used to predict intentions (as a test of concurrent validity) and behaviour (at Stage III) (as a test of predictive validity), and secondarily to explore the impact upon claiming behaviour of informing pensioners of their entitlement. Because there was considerable doubt that any ENC's would be located to form a sample and because this was the feasibility stage of the research, the control groups necessary to determine the precise effects on their behaviour of interviewing pensioners

and informing them of their entitlement were not included.

Some explanation of why pensioners were informed of their entitlement as an integral part of the research design is necessary. First, in order to fulfill their ethical obligations, the DHSS made it a condition of the research that the author inform each pensioner of his or her own entitlement during the research interview. To have done so after the interview would have confounded prediction; however, informing them prior to taking the main measures would have reduced the ecological validity of the findings. Therefore, on this count, it was preferable to inform the pensioners earlier in the interview rather than later. Second, there were methodological considerations. It was obvious from previous studies (as well as intuitively) that low levels of awareness of the existence of the benefit and of eligibility for it effectively prevent claiming. Because of this, because the longitudinal design required at least some claimants (or, put another way, some criterion variance to predict), and because of the ethical obligations, all eligible non-claimants were told of the existence of the benefit and of the approximate amount of their entitlement. Thus the design of the feasibility study involved testing a modified version of the theoretical model since this intervention made two of the

thresholds (KNOW and ELIG) inoperable.

3.5 Methods

3.51 Sampling Frame and Sample

Access and Representativeness

Two problems presented themselves in the attempt to construct a sampling frame. These were the problems of access and representativeness. Access merely indicates the problems inherent in attempting to identify the population from which the sample is to be drawn; unlike samples of college sophomores, the disabled or the unemployed, all of whom are very accessible since they are registered in terms of their salient characteristics, eligible non-claiming pensioners do not form a readily identifiable population. Their membership in this population is a result of the application, by outsiders, of a complex and arbitrary set of rules to their circumstances. Most do not know with any certainty that they are members of this population, and of those who do, many do not wish to identify themselves as such. The need to use multiple criteria to identify them, combined with their own lack of self-identity as members of this population, make them very inaccessible. The closest available register from which a representative sample of ENC's could be drawn was the complete list of National Insurance Pension (NIP) recipients, a group of

which the ENC's form only about one-twelfth. In addition, this register would not be completely satisfactory for sampling purposes since it does exclude some pensioners who do not receive NIPs, but who would be entitled to SB.

Representativeness, on the other hand, refers to the empirical problem of obtaining a sample in such a way that the statistics of that sample can be said to represent the parameters of the population, such that inferences can be made from the characteristics of the sample to the population with as much confidence (in statistical terms) as is possible.

The usual procedure is to identify the population first and then to sample it. However, in this research problem, the reverse procedure was adopted because representativeness could be obtained in this way and because it was a prerequisite of access.

Description of Sampling Frame

Although both stratified and simple random sampling procedures were considered, they were not used, the former because of the excessive time and effort that would have had to be spent at the sampling frame construction stage (and because the most important population parameters were not readily available), and the latter because of excessive time and effort that would have had to be spent at the

interviewing stages. Thus a cluster sampling technique, as outlined by Kish (1953), was used.

The DHSS computer at Newcastle-upon-Tyne (ADP Newcastle) holds limited information including the names, ages, marital status (in some cases), amounts of pension due, and the post-office at which the pension is to be paid for National Insurance Pensioners. The first stage in the sampling frame (please see Table 3.51A) was to select at random one "split" (1/13th) of National Insurance Pension payees at each of ten designated post-offices in the west of Edinburgh (where Local DHSS Office co-operation was thought to be most likely to be forthcoming). These ten post-offices were randomly selected from a list of 28 post-offices which clearly fell within the catchment area of the co-operating local office. This selection procedure guaranteed that a representative sample of the population of NIP recipients in this area was obtained.

The remaining sample frame stages aimed to increase the chances of identifying ENC's by excluding (a) in Stages II and III, populations who were categorically ineligible (i.e. those in receipt of supplementary pensions and married women) or of whom the vast majority would have been above the eligibility levels (married women receiving full NIPs in their own right) and (b) individuals assessed to be ineligible in screening interviews conducted by the author (Stage V).

Table 3.51A. Feasibility Study Sampling Frame

STAGE	DESCRIPTION	CASES REMAINING	TIME
I	ADP Newcastle Computer produces cluster samples of pensioners		April
II	Supplementary pensioners and married women excluded	324	to
III	45 married women with pension in their own right excluded by DHSS	279	May 1979
IV	DHSS invites 279 to participate. 115 'opt out' of the study. Names of 164 passed to researchers. 7 further excluded, and additional 37 refuse in response to researcher's letters.	120	June to mid-July 1979
V	120 pensioners assessed in screening interviews; 23 found to be ENC's at the basic rate, and 97 were ineligible at the basic rate.	23	mid-July to 21 August 1979

In Stage IV, the Department sent out a letter to the 279 pensioners who remained, giving them the opportunity to opt out of the research. A copy of the DHSS letter appears in Appendix A1. Of these 279, 115 "opted out", 44 "opted in" (by writing to confirm that they did wish to participate), and 120 did not reply. (The letter had suggested this as the sign of acquiescence.) The list of the 164 pensioners who did not "opt out" (comprising 58.3% of those invited) was then forwarded to the author. Appendix A2 contains selected excerpts from the letters of pensioners who refused to participate, and clearly illustrates the rich variety of reasons pensioners give for refusing.

The four pensioners who were late in replying to the DHSS and who did not want to be interviewed were excluded, as were the three other people, two of whom were obviously ineligible (being members of the aristocracy), and the third who lived outwith the geographic area being covered by the research. Letters arranging times and dates for screening interviews were sent at three points during the summer. Two types of letters were sent (see Appendix A3), one to those who had agreed, and the other to those who had not replied. In all, 33 of the 120 non-respondents refused to participate at this point, and four others refused after the second attempt to arrange a screening interview. Up to the end of sampling Stage III, the

ENCs in the sample would, theoretically at least, have been very representative of the ENCs in the population; however, the element of self-selection introduced in Stage IV may have allowed some distortions to creep in. At the end of Stage V, 120 pensioners had been interviewed, or 43% of those originally invited to participate. A summary of sample attrition at various points in the sampling frame is given in Table 3.51B.

The Screening Interview

The screening interview schedule and the assessment forms used to calculate entitlement were created by the author between February and May 1979. Although the research was commissioned by the DHSS with their expectation that the assessments of eligibility would be as accurate as possible, the author was not allowed any access to the authoritative official (and unpublished) assessment code (the A-code) which revealed the details of how assessments were undertaken. Thus, the questionnaire was constructed from published material, feedback from the Department as to what was wrong with it (but not always why), and with the occasional and very helpful leakage of confidential information.

The screening interview, in its substantive content at least, was very similar to the assessment interview used by DHSS officers. This interview

Table 3.51B. Sample Attrition at Stage IV of Sampling Frame

	NO. REMAINING
INVITED BY DHSS TO PARTICIPATE	279
Accepted	N = 44
No Reply	N = 120
Refused	N = 115
NAMES FORWARDED TO RESEARCHER	164
Late replies to DHSS	N = 4
Deleted by researcher	N = 3
REFUSED RESEARCHER'S LETTER	
REASONS:	
Poor Health	N = 4
Going on holiday	N = 3
Doesn't approve	N = 2
Doesn't need	
any help	N = 3
Death in family	N = 3
Other	N = 18
SUBTOTAL	N = 33
	124
DOORSTEP REFUSALS	
N = 4	120

collected all the information necessary for assessing entitlement at the basic rate. In addition, it collected assessments of entitlement to Exceptional Circumstances Additions (ECAs) (now known as Additional Requirements) for diet and heating (on both health and accommodation grounds). It also included a section which piloted several alternative measures of perceptions of need. A copy of the screening interview is provided in Appendix A4.

Each screening interview took one hour to complete, on average, although completion time ranged from 20 minutes to one and three-quarter hours. All were conducted in pensioners' homes, and except for a handful, nearly all 120 were conducted in the six week period from the end of July to early September 1979.

Just prior to completing the 120 assessments, a selection of them (primarily those assessed to be ENC's) was passed on to a DHSS official for cross-checking. This official corrected the assessments for unusual cases (e.g. "personal requirements" for a woman who was a joint owner with her two unmarried sisters, and "tariff" on capital invested in index-linked savings in mid-term), and also checked the accuracy of the calculations on a random sample of eligible non-claimants. Excluding the two cases mentioned where the established assessment procedure was unfamiliar, the author's calculations always agreed to within two

pence of those of the DHSS officer. Although verification of resources in the screening interviews was not explicitly sought, it was usually offered in cases where the issue was particularly complex (e.g. rents, rates, rebates, and in some instances, savings). Considering the strong rapport which was developed with the respondents, there was little reason to believe that any were dishonest. The three errors in the assessments due to the understatement of resources were discovered when briefly reviewing each pensioner's financial circumstances at the beginning of the research interview. In one case, this review led to a pensioner being dropped from the "eligible" category, but in the other two cases, this review of finances resulted only in decreasing the level of entitlement.

Response Rates

For the purpose of evaluating the power of the sampling frame, the distribution of the sample of 23 pensioners eligible for SB at the basic rate (e.g. excluding entitlement to ECAs) in terms of marital status and housing tenure is shown in Table 3.51C.

By using the figures provided in Tables 12.11 and 12.13 of the SBC 1978 Annual Report (SBC, 1979), it was estimated that the 610,000 eligible non-claimants of supplementary pensions were distributed as in Table 3.51D. Based upon findings from previous Family

Table 3.51C. ENC's at Basic Rate by
Marital and Householder Status

	Married Couples	Single Persons	
Householders	8	14	22
Non-House- holders	0	1	1
	8	15	23

Table 3.51D. FES Estimated Characteristics of All ENC's at
Basic Rate in Terms of Marital and Householder Status

	Married Couples	Single Persons	
Householders	142,000 (23%)	435,000 (72%)	577,000 (95%)
Non-House- holders	8,000 (1%)	25,000 (4%)	33,000 (5%)
	150,000 (24%)	460,000 (76%)	610,000 (100%)

Expenditure Survey analyses, it was estimated that there were about 36 ENC's at the basic rate in the author's initial sample of 279. Applying the percentages in parentheses in Table 3.51D to this expected number of ENC's, one can derive the expected distribution shown in Table 3.51E.

It was stated above that the overall response rate was 43%. However, during the assessment stage (Stage IV), more than the expected number of ENC's were found, suggesting that the relatively wealthier people were disproportionately "opting out" of the research. Of the 279 pensioners, one would have expected to find 36 ENC's at the basic rate (i.e. excluding entitlement to ECAs), and 243 who were not eligible at the basic rate. Of the 120 interviewed, 23 were eligible at the basic rate and 97 were not. Although the overall response rate was about 43%, for ineligible pensioners it was 40% and for ENC's it was 64%. By comparing Tables 3.51E and 3.51C, one can speculate that differential response rates were possibly at work within the category of ENC's. For example, the observed number of ENC's equalled the expected number in three of the four categories, but fell short by about half in the category of "single householders", the vast majority of whom were unmarried and widowed women.

It seems very likely that the actual response rate was much better than at first thought, and was

Table 3.51E. Expected Distribution of 36 ENC's
at Basic Rate by Marital and Householder Status

	Married Couples		Single Persons		
Householders	8		27		35
Non-House- holders	0		1		1
	8		28		36

somewhere between 60 and 70%. However, it remains to be determined if there were other factors which systematically differentiated respondents and non-respondents.

Sample Biases

Table 3.51F presents the data available for analysing response rates by area and by age. Since the housing tenure of each individual non-respondent was not known, analysis was conducted at the level of postal area. Areas were assigned to one of four categories based upon the predominant type of housing in the area.

If type of housing tenure was a main factor determining response rates, one would expect there to be substantial differences in average response rates between the four categories. However, a Chi-squared test between the numbers responding and not responding and the four categories revealed that this relationship was not significant (Chi-squared = 3.17, df = 3, ns). Most of the deviation from the expected numbers occurred in the first and second categories, indicating that respondents were under-represented in areas comprising mainly council tenants and over-represented in areas comprising mainly owner-occupiers.

It was then hypothesised that the areas with very low response rates were "older" areas, in terms of the

Table 3.51F. Response Rates by Type of Area and Age (%s)

TYPE OF AREA	AGE RANGES					OVERALL RATES	
	60-64	65-69	70-74	75-79	80-85	85+	
Mainly Council	60	31	36	64	9	0	36
Mainly Own-Occ	0	59	62	45	33	43	49
Mainly Private	50	53	44	33	0	50	45
Mixed PT and OO	20	45	65	31	50	0	45
All Areas	38	45	51	46	24	23	43

mean age of the pensioners invited, than those with higher response rates. The analysis showed that 56% of the sample invited from areas with lower response rates were over 75, as contrasted with 24% of those invited from areas with higher response rates. Having determined that "older" areas had lower response rates (29% on average) than did "younger" areas (48% on average), the influence of presumed housing tenure within these two categories was then examined. Table 3.51G summarises the results of this analysis.

For the older areas, the combined response rate for the mixed area and predominantly owner-occupied area (37%) is substantially greater than that for the predominantly council rented area (12.5%). The same general rule of thumb holds for the younger area. Taking the mixed and predominantly owner-occupied areas together yields a response rate of 53%, in contrast to the 45% yielded by combining the response rate of areas occupied predominantly by private or council tenants.

In summary, two findings are clear: (1) older areas have lower response rates than do younger areas; (2) within both of these categories, areas comprising predominantly owner-occupiers and of mixed owner-occupier and private tenancy have higher response rates than do areas comprising predominantly private or council tenants.

Table 3.51G. Response Rates by Age of Area and Presumed Housing Tenure (%s)

Presumed Tenure	A G E O F A R E A		All Ages
	Old	Young	
Mainly council	12.5	44	38
Mainly owner- occupier	36	58	49
Mainly private	--	45	45
Mixed private and owner-occupier	38	47	45
All Tenures	29	48	43

Characteristics of the Assessed Sample

Table 3.51H provides a breakdown of the characteristics of the 43% (120) of the sample interviewed, with reference to their levels of entitlement to supplementary pensions and to rebates.

Characteristics of the Sample of ENC's

In Tables 3.51I, 3.51J, and 3.51K are presented the characteristics of the 31 eligible non-claimants identified by the screening interviews. As can be seen from Table 3.51I, the eligible non-claimants comprised seven owner-occupiers, eleven council tenants, twelve private tenants, no boarders, and one non-householder. Table 3.51J shows that of seven units with work pensions, six of these were married couples and one was a widow. On average, widows and widowers were due the largest amounts, and over all groups the average amount unclaimed (or potentially better off) was £2.98. Twenty-five of the thirty-one ENC's had some savings, five amounting to between £1250 and £1500, seven between £500 and £1249, and thirteen of less than £500. Thirty of the thirty-one were eligible for rebates; twenty-nine of those eligible were receiving their entitlement.

Table 3.51K shows that, with the exception of the small number of single and widowed men and women over

Table 3.51H. Eligibility of Assessed Sample to Rebates and Supplementary Pensions

The assessed sample comprised	52 pensioners eligible for SB (disregarding rebate value)			63 pensioners ineligible for SB (disregarding rebate value)		5 others
	50 presently on rebate	21 for whom REB>SB	1 eligible for REB	1 ineligible for REB	32 receive rebate	31 receive nothing
Of these 120	29 for whom SB>REB	4.28	4.40	7.70	----	Unassessed
Of those 52 eligible for SB there were (was):	5.60	6.40	2.01	----	2.06	Unassessed
Mean value of:						
(£/week) SB:	8.44	4.28	4.40	7.70	----	Unassessed
REB:	5.60	6.40	2.01	----	2.06	Unassessed
Difference in benefit value (£s):	2.84	2.12	2.39	7.70	2.06	Unassessed
Number	29	21	1	1	32	31
N/120 x 100	24.2	17.5	1	1	26.6	25.8
						5
						4.5

Note: The three columns with the bold borders constituted the research sample of ENC's.

Table 3.51I. Research Sample: Marital Status by Tenure

MARITAL STATUS	T E N U R E					Non House- holders
	Owner Occupier	Private Tenants	Council Tenants	Boarder		
Married Couples	3	3	7	-		-
Single Males	-	1	-	-		-
Widowed Males	-	1	-	-		-
Single Females	2	-	-	-		-
Widowed Females	2	7	4	-		1
TOTALS	7	12	11	0		1

Table 3.51J. Research Sample: Marital Status by Resources

MARITAL STATUS	WITH WORK PEN.	SAVINGS	RENT REBATE OR ALL.	RATE REBATE	NO REBATE	N.E. REBATE	MEAN WORK PEN.*	AMOUNT OF SB DUE OR BETTER-OFF
Married Couples	6	12	10	12	1	-	3.30	2.82
Single Males	-	1	1	1	-	-	----	1.76
Widowed Males	-	-	1	1	-	-	----	4.10
Single Females	-	2	-	2	-	-	----	0.90
Widowed Females	1	10	11	13	1	1	1.98	3.43
	7	25	23	29	2	1	3.11	2.98

* After the one pound disregard on work pensions.

Table 3.51K. Amount Unclaimed by Age and by Marital Status (fs)

Marital	60-64	65-69	70-74	75-79	80+	All Ages
Married Couples	----	2.43	2.87	2.82	----	2.82
Single and widowed men	----	1.76	----	----	4.10	2.93
Single and widowed women	3.73	1.93	2.71	2.37	5.24	3.12
ALL CATE- GORIES	3.73	2.01	2.81	2.62	4.86	2.98

80 with quite substantial entitlements, entitlement was generally greatest for single and widowed women between 60 and 64 years of age (£3.73).

3.52 Technique - The Research Interview

The in-depth research interviews were conducted with 25 of the 31 ENC's during November 1979. Only 25 were re-interviewed because two respondents were too difficult to interview (one was mentally unstable, and the other was completely deaf and nearly blind), two were very marginal cases where the estimated difference between their rebate and supplementary pension entitlement was less than ten pence, one respondent's wife had become seriously ill in the period between interviews, and one refused to be interviewed a second time.

The research interviews had two general aims: (1) to understand why these ENC's had not applied for supplementary pensions to date; (2) to assess their motivation to apply after being informed of their entitlement. Therefore, two aims were paramount, the first to elicit post-hoc reasons for non-claiming, and the second to validate expectations and feelings as predictors of intention and behaviour within a prospective design. Although the description of the procedure includes a description of the first half of the research interview, the results of the post-hoc

study will be mentioned only briefly since they conform to those of other post-hoc studies and, because of design limitations, they add nothing new to an understanding of the problem.

The research interviews were divided roughly into eight stages (please see Table 3.52A). The first three stages dealt with important background, demographic and financial, and attitudinal information. This included checking for changes in household and financial circumstances since the screening interview, work history, attitudes to work and to unemployment and to claiming unemployment benefit, and self-assessments of degrees of health, mobility, social engagement and contact with family. The fourth stage collected three measures of perceptions of need, the primary one being "degree of difficulty making ends meet" (on a five point scale ranging from "no trouble" to "almost impossible"), and two secondary measures, "difficulty managing now as compared to some previous period" (on a five-point scale ranging from "much better off than before" to "much worse off than before"), and "balance of income and expenses" (rated on a five-point scale ranging from "income is quite a bit greater than expenses" to "income is quite a bit less than expenses"). In all cases, these scales were presented to pensioners typed on cards in double-sized print, and the pensioners themselves chose the sentence or phrase

Table 3.52A. Contents of Feasibility Study Research Interview

I. Checks for changes in household and financial circumstances

II. Work history, attitudes to work and to any experience of unemployment and claiming of unemployment benefit

III. Health, mobility, degree of social engagement, and contact with family

IV. Three alternative measures of perceptions of need

V. Post-Hoc study: (a) knowledge of existence of benefit; (b) perception of eligibility to it; (c) reasons for not claiming (open-ended); (d) behavioural anchored and attitudinal measures of intention to apply

VI. Informed of amount of entitlement to supplementary pensions (or amount by which potentially better off); perceptions of utility of benefit rated

VII. Outcomes of applying discussed, and subjective perceptions of the probability of their occurring and their desirability rated (expectancies, instrumentalities and valences). (See Table 3.52B for a listing of outcomes discussed and rated)

VIII. Second attitudinal measure of intention to apply

which they thought best summarised their viewpoint.

The fifth stage comprised the measures taken for the post-hoc study. First, pensioners' general knowledge of the existence of the benefit was assessed by asking: "To your knowledge, can pensioners in certain circumstances get extra income each week from the Department of Health and Social Security in order to top up their pensions?" They were also asked what the name of that income was. If they failed on either or both of the items, they were given the correct information in order to facilitate further discussion. They were then asked how confident they were that they would be better off on or eligible for supplementary pensions, and their responses were recorded on a five-point scale ranging from "never thought about it" to "dead certain" that they would be better off. Only those who had expressed at least a minimal level of confidence that they might be eligible were asked why they hadn't applied so far, in the form of the question: "Since you think that there might be some chance that you may be better off/eligible, can you tell me, what has prevented you from applying so far?" The recording of the answers in this section was completely unstructured. At the end of this section, two measures of their propensity to claim were taken. The first was a behavioural measure of previous anticipatory behaviour (e.g. thinking about applying,

talking with someone else about it, getting a leaflet from the post-office, etc.). The second was a seven-point Likert scale of intention ranging from "I definitely will not apply" to "I definitely will apply". While the items on the former measure were read out to them, the latter scale was presented to them and they chose the point which best represented their intentions.

In the sixth stage of the research interview, each respondent was informed (a) that he or she probably would be eligible for/better off on a supplementary pension, and (b) of the probable range of money values involved, using brackets fifty pence apart. Thus a subject assessed to be better off by £2.79 would have been told that he was almost certain to be better off by somewhere between £2.50 and £3.00 per week. In order to avoid acquiring a bad name, either for the author or the DHSS, and raising false hopes amongst the respondents, they were given the information in the following form:

Based on the information that you have given me during our two interviews, it seems very likely that you would be eligible for/better off on a supplementary pension. Although I am not a government official and this is only an estimate, it seems likely that you would be eligible for/better off by somewhere between and per week.

At this point the utility of the benefit to meet

the pensioner's needs was discussed, as it often arose spontaneously. The utility was rated by the author on a five-point scale ranging from "no help at all" to "cover costs completely").

The seventh stage involved discussing and rating pensioners' expectations of and feelings about the outcomes of applying for supplementary pensions, using the expectancy-valence model as a guide for questioning. Four levels of outcomes were discussed and rated (see Table 3.52B). These were (1) the immediate outcomes of applying, (2) the outcomes of having an interview, (3) the outcomes of completing an interview, and (4) the outcomes of receiving the supplementary pension. The conceptual linkages between these levels are indicated in Figure 3.52A. In that figure, it can be seen that applying leads to having an interview, having an interview leads to being asked certain types of questions, verifying information, etc., complying leads to getting the benefit, and this leads to specific fourth-order outcomes such as meeting specific needs, giving up the housing rebate, and automatic entitlement to other benefits (e.g. the "perks" in the last column). The linkages between applying and the first-order outcomes are the expectancies, and those between any of the further sets of outcomes are the instrumentalities. The blank spaces to the left of outcomes indicate valences, all of which were free to

Table 3.52B. Outcomes and Implications of Applying
Discussed in Interview

PROCEDURAL OUTCOMES

Applying leads to:

- (a) Direct involvement with the DHSS
- (b) Having an interview
- (c) Having the interview at home
- (d) Having the interview at the office
- (e) Speaking with a particular type of interviewer
- (f) Having to answer specific means-test questions
(15 outcomes were used here)
- (g) Having to verify resources and expenses

Receiving the supplementary pension leads to:

- (a) Automatic entitlement to other benefits
- (b) Fulfillment of specific needs(3 outcomes)
- (c) Having to give up the housing rebate

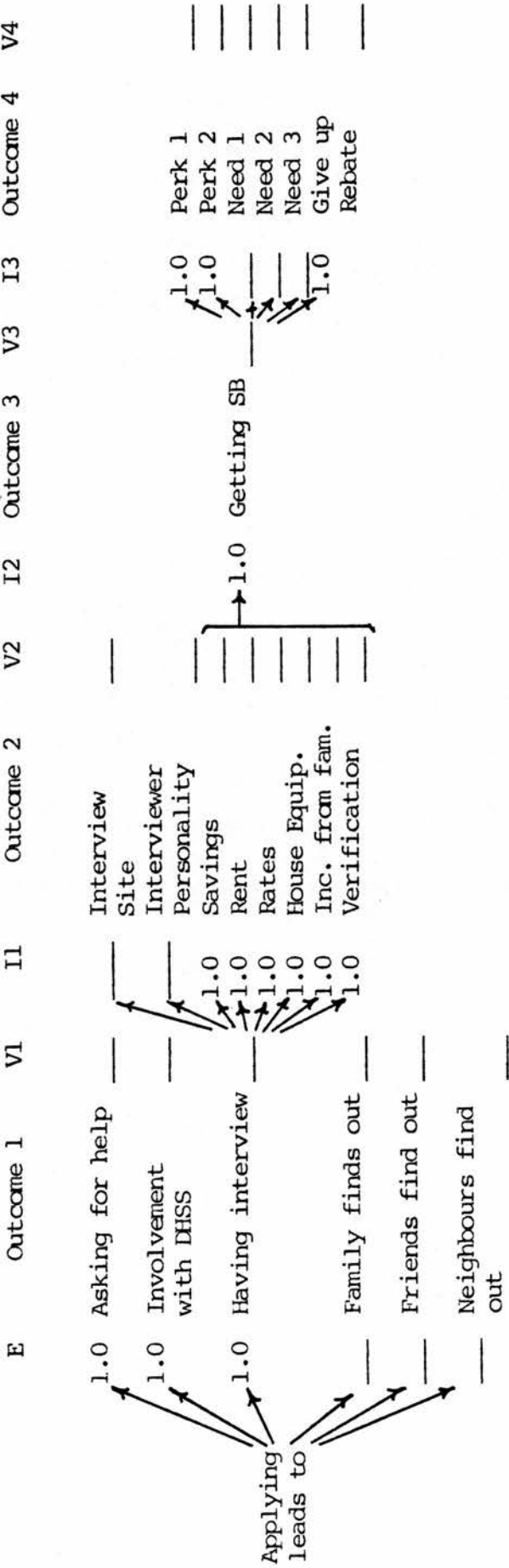
SOCIAL OUTCOMES

- (a) Family will find out
- (b) Friends will find out
- (c) Neighbours will find out

IMPLICATION

- (a) Applying is synonymous with 'asking for help'
-

Figure 3.52A. Conceptual Diagram of VIE Component



vary.

This figure represents a departure from traditional expectancy-valence research, since the number of outcomes discussed and rated is very large (30 in all), due mainly to the interpolation of 18 intermediate second- and third-order outcomes. For the purposes of prediction, discussion of these intermediate outcomes may introduce random variance into the predictor-criterion relationship; however, the effort at this stage was to determine which were the important outcomes, thus this large number had to be included. Also, although a more parsimonious formulation may have predicted behaviour equally well, if not better, there was a contractual obligation to provide the DHSS with an assessment of the importance of all procedural outcomes; the outcomes of applying in which the Department was interested were obviously those implied by the application procedure -- the second and third-order outcomes.

The expectancies and instrumentalities were rated on five-point probability scales ranging from "nil probability" to "certainty" that the outcome would follow. Although this does not conform to the theoretical explication of instrumentality as a correlation, there are research precedents for its use (House, 1971; Hackman and Porter, 1968). Wahba and House (1974) discuss the implications of this

alteration for VIE theory. However, of greater importance to the author were practical considerations; although the author managed on several occasions to convey the meaning of negative instrumentality to several of his educated friends, it was absolutely impossible to do so with low-income pensioners, for many of whom even the notion of expectancy was slightly obtuse. As is implied by Figure 3.52A, many of the expectancies and instrumentalities were invariate. This was because some common knowledge had to be assumed in order to facilitate discussion of the procedure. Thus, in discussing the procedure, the author stated that the outcomes of applying would certainly include having an interview, being asked certain questions, and that complying would lead to getting the benefit, and that this would automatically entitle the respondent to several other benefits. Although it is arguable that this manipulation severely distorts an understanding of the process, it was in fact found that nearly all pensioners, save those with the grossest ignorance, knew these simple facts already. Thus, where outcomes were considered to be certain to follow, they were automatically assigned an instrumentality or expectancy value of 1.0.

Although expectancy-valence theory specifies that the valence on any outcome is the product of its instrumentality for other outcomes and the valences on

those outcomes, the valences on all outcomes were rated, whether or not they were theoretically usable in computing valences. This was done in order to allow further and different forms of analysis at the analysis stage, and to prevent being limited by one specific conceptual structure. Valences were rated on seven-point scales ranging from (-3) "very unhappy" to (+3) "very happy". The research interview schedule in Appendix A5 implies that only five-point scales were used as was a different terminology; it must be stated here that the actual procedure differed from that anticipated when interview schedules were typed and produced. Five-point scales were found to be of insufficient range, and terminology often had to be altered slightly to convey the meaning of constructs to respondents.

The eighth and final stage of the research interview involved obtaining a measure of the pensioners' intentions to apply within the following two months. The same seven-point scale as used before was used to obtain this measure, and the interview ended after a discussion of any aspects of their situations which might prevent them from applying. At the analysis stage, their perceptions of the stability of their situations were categorised as either "stable" or "unstable".

3.53 Formulation of Predictions

The second stage of the research design was to formulate predictions of the behaviour of the 25 pensioners in advance of collecting the behavioural criterion data. To test the validity of the threshold model relative to that of using VIE scores alone, and the relative effectiveness of statistical versus clinical predictive techniques, three methods of prediction were used, two being statistical and the third being clinical.

Method I - Clinical Predictions

After the research interview, a motivational profile of each pensioner (or couple) was written. These included vignettes of their financial, household and health circumstances, descriptions of their attitudes towards claiming, discussion of other forces swaying them to move in one direction or the other, and other information which was thought potentially useful in understanding their circumstances. These profiles averaged 2000 words in length, and provided a rich account of pensioners' circumstances. Copies of two appear as Appendix A6. These were the basis for forming intuitive predictions of claiming behaviour; these predictions were made prior to those using the statistical models in order to prevent contamination.

Method II - VIE Scores Only

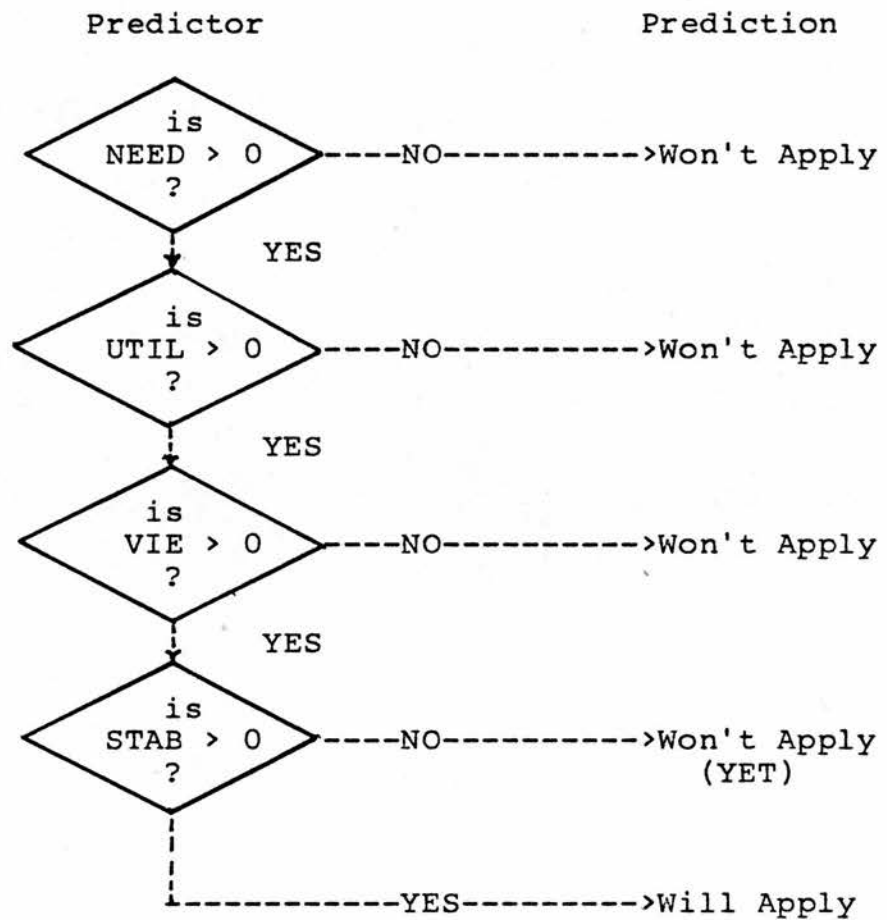
In this method, VIE scores alone were used to predict individuals' behaviour. These scores were derived in a fashion implied by Figure 3.52A, where the computed valence on having an interview is ultimately a function of several levels of intermediate instrumentalities and the valences on the fourth-order outcomes.

The traditional within-persons expectancy test involves taking separate measures of people's instrumentalities and valences for at least two alternatives and comparing them. However, this was impractical since, as mentioned in Chapter 2, most of these pensioners had no real alternative course of action. Thus, an internal VIE threshold value of zero was adopted on a priori grounds. Therefore, if positively valued outcomes outweighed negatively valued outcomes, application was predicted; if the negative outweighed the positive, non-application was predicted.

Method III - VIE Scores Combined with Perceptions

Here the VIE scores derived in Method II were combined with the three a priori moderator variables in the manner implied by Figure 3.53. Thus in order to be predicted to apply an individual would have to perceive some need and some utility to the benefit, to expect

Figure 3.53. Method III Prediction Algorithm



the positive outcomes of applying to outweigh the negative outcomes, and to perceive that his situation was stable.

3.54 Collection of the Criterion Measures

The intentional criterion, "intention to apply" was collected at the end of the research interview. However, it was considered to be critical that the author use a behavioural criterion, lest the results be statistically over-inflated and practically under-valued. The behavioural criterion was whether or not each pensioner would arrange to have an official interview to see if he or she was entitled to a supplementary pension. Thus, "applying" was equated with "having arranged an interview".

As a condition of conducting the research, the author was promised that the DHSS local office involved would co-operate by providing the "hard" criterion data on who had applied by the end of January 1980, and of the amounts of entitlement of those who had applied. In the event, due to some of the problems outlined in the introduction, the promised co-operation never materialised. The author thus collected the criterion information by whatever means was available (by phone, post, and in person).

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The aim of this chapter has been to describe what predictive and criterion measures were taken and how they were taken. The aim of Chapter 4 is to describe the results of comparing and linking predictors and criteria, in terms both of testing the three exploratory hypotheses and deriving some preliminary substantive findings.

4.0 Feasibility Study: Results, Discussion and Conclusions

4.1 Methods of Analysis

Most of the analyses which follow were performed using elementary parametric and non-parametric statistical tests including Pearson's product-moment correlation coefficient (r), the point-biserial correlation coefficient (a variant of r where one variable -- such as behaviour -- is a true dichotomy), various t -tests, and the chi-squared test. However, several exploratory analyses did involve using multivariate statistics including multiple regression and the less commonly used discriminant analysis technique. Since they are relatively less common, the aims and interpretation of the last two methods of analysis are briefly outlined below.

Multiple Regression

There are many circumstances in which a researcher might be interested in predicting variation in one interval-level variable with the maximum accuracy possible. However, using only one predictor variable often results in disappointingly low correlations, especially when it is remembered that the yardstick of accuracy -- the amount of variance controlled -- is equal to the square of the correlation coefficient.

What would be useful in this situation would be a technique which allows the use of a combination of variables to predict any particular criterion, thus maximising variance explained. Multiple regression is such a technique. According to Harris (1975):

the coefficient of multiple correlation (multiple R) is really nothing more than the old familiar Pearson r between Y_i (our outcome measure on each subject i) and $W_i = \sum_j w_j X_{ij}$, a linear combination of subjects' i 's scores on the predictor variables. The particular weights employed are simply those we discover (...by calculus and matrix algebra) to produce the largest possible value of R . These weights turn out to be identical to those values of b_j in the multiple regression equation

$$\hat{Y} = b_0 + b_1 X_1 + b_2 X_2 + \dots + b_m X_m$$

which make $\sum_i (\hat{Y}_i - Y_i)^2$ [the residual random variance] as small as possible (p.19).

In this equation, b_1 to b_m are the weights (or partial regression coefficients) on each independent variable, which when combined best predict the dependent variable. The b_0 is a mathematical constant.

In the above equation, the partial regression coefficient b_1 stands for the expected change in Y with a change of one unit in X_1 , when X_2 to X_m are held constant or otherwise controlled for. The effects of the weights are additive; a change of one unit in each

of X_1 and X_2 , for instance, would result in an expected change in Y of $(b_1 + b_2)$. Thus, once these unstandardised weights have been derived, they can be applied to the raw scores of individuals to predict their score on some criterion. Alternatively, one may wish to have a measure of the relative contribution of each variable in predicting the criterion, and this is determined by referring to standardised regression coefficients, or beta weights. As is the case with the bivariate correlation, the multiple correlation square (R^2) indicates the variance in the criterion accounted for by the combined influences of all the weighted independent variables.

The aim of a multiple regression procedure is to maximise the variance accounted for in a criterion; this is essentially a statistical objective. Although the relative importance of independent variables can be assessed by consulting beta weights, from the viewpoint of the theorist there exists the problem of what the combination of independent variables means within his conceptual framework. Harris (1975, p.56) concludes that:

the relationship summarised by R^2 is a relationship between Y and the set of predictor variables as a whole. Rather than attempting to decompose this relationship, and assigning "credit" to the original variables, it might be more rewarding theoretically to try to interpret this new composite variable \hat{Y} substantively.

Thus, in terms of theory, multiple regression is often limited to exploratory uses.

Discriminant Analysis

Whereas regression analysis concentrates on maximising the strength of the relationship between a set of predictor variables and a criterion, discriminant analysis aims to maximise statistically the differences between two or more groups. Here a researcher first selects a set of discriminating variables on which he expects the characteristics of the groups to differ, and the discriminant analysis technique attempts to maximise discrimination by forming one or more linear combinations of the discriminating variables. These are known as discriminant functions, and take the form of

$$D_i = d_{i1} Z_1 + d_{i2} Z_2 + \dots + d_{ip} Z_p$$

where D_i is the score on the discriminant function i , the d_s are weighting coefficients, and the Z_s are the standardized values of the p discriminating variables used in the analysis" (Klecka, 1975, p.435). Here the d_s can be interpreted in a way similar to the b_s in a regression equation, since they "serve to identify the variables which contribute most to differentiation along the respective dimension" (Klecka, 1975, p.436).

Although it can be used only as an analytic technique, one of the greatest assets of discriminant analysis is that classification functions can be derived which allow one to classify new cases whose criterial behaviour is unknown or to check the adequacy of the discriminant function in order to determine how many cases whose criterial behaviour is known are classified correctly by the discriminating variables being used.

In this context, discriminant analysis was used to derive different classification functions for the groups of claimants and non-claimants, and then to test the adequacy of the classification function by computing the probable group membership of each individual with his or her actual membership group in terms of claiming behaviour.

4.2 Results of the Post-Hoc Study

The post-hoc study yielded a categorisation of reasons given by pensioners for not having claimed before the date of the research interview. These appear in Table 4.2A. Since many pensioners gave more than one reason, the percentages do not sum to 100.

As can be seen by comparing this table to Table 1.2A, these results generally conform to those of previous studies. The remaining results presented in

Table 4.2A. Post-Hoc Study: Reasons Given for Not Claiming

Reason	Percentage offering reason
Perception of no need	28
Very low awareness	8
Perception of ineligibility	32
Perception of low utility	4
Expectations about application procedure	16
Expectations of negative social outcomes	32
Preference for Rebates	8
Other	--

this chapter refer to the prospective study.

4.3 Methodological Results

The first methodological hypothesis specified that the threshold model (Method III) would predict behaviour better than VIE scores alone (Method II), and that both would predict behaviour more accurately than the author when left to his own intuitive judgements (Method I). Table 4.3A presents the results of a within-subjects analysis designed to test this hypothesis.

As can be seen from Table 4.3A, this hypothesis is generally confirmed. Support for this hypothesis would be considerably strengthened by showing that the difference between methods is significant. In theory this could be done by determining the Z ratio for the difference between correlated proportions (Guilford, 1965, pp. 188-189), were it not for the limitation that certain of the cell frequencies are too small. Thus, although a substantial difference between methods is implied, the significance of this difference cannot be tested.

The results of making predictions by several other methods are included for contrast. Two of the methods employed alternative sets of linkages between constructs in predicting behaviour: (i) additive linkages (which implied a cumulative model where

Table 4.3A. Predictive Validity of Alternative Methods

METHOD	No. Correctly Predicted	Chi- Squared	Significance
Method III (Threshold)	24	18.92	***
Post-Hoc Multivariate	23	16.00	***
Multiplicative Linkages	22	10.89	***
Method II (VIE only)	19	4.16	*
Method I (Clinical)	19	3.24	+
Additive Linkages	18	4.20	*
Marital Status	--	2.56	+
Previous Experience	--	0.05	+

+ = non-significant
 * = $p < .05$ level
 *** = $p < .001$ level

behaviour was seen to be a function of the summed scores) and (ii) multiplicative linkages (which implied a probabilistic model where all scores were multiplied to produce a predictor score). In neither of these cases was the order of the variables important, and although a theoretical rationale for using both approaches could be devised, they were generated primarily for comparison to the threshold model.

Predictions using the multiplicative linkages were made by multiplying the values of the four main constructs (NEED, UTIL, VIE, and STAB) and, since the product represented a continuous variable, employing a discriminant analysis at the analysis stage to "predict" which pensioners would apply on the basis of these scores. Predictions using the additive linkages were made by adding the four scores and again using a discriminant analysis to predict their behaviour.

One multivariate predictor and two single variable predictors of behaviour were also tested. The multivariate analysis employed the four threshold variables as independent variables in a discriminant analysis (the results appear in the row marked Post-hoc Multivariate in Table 4.3A); the two single predictors were "previous experience of claiming social security" and "marital status". These three alternative predictors were chosen in order to evaluate the relative effectiveness of the a priori threshold model

against (i) a post-hoc multivariate analysis using cognitive variables, and (ii) non-cognitive variables.

Since using the threshold model resulted in both the most correct predictions being made by any method and in the strongest relationship between predicted and actual behaviour, the a priori threshold model seems to predict at least as well as these post-hoc multivariate methods employing cognitive variables, and considerably better than a clinical method and either of two non-cognitive variables. Moreover, the version using the threshold type of linkages appears to predict at least as well as those employing multiplicative and additive type linkages, as well as being conceptually more useful.

A second within-subjects analysis focused on evaluating the impact of the stepwise introduction of the three perceptions (NEED, UTIL, and STAB) as combined moderators and predictors. The results, which appear in Table 4.3B, clearly indicate that prediction is improved as these variables are introduced.

The second methodological hypothesis, that VIE scores would better predict an intentional criterion than a behavioural criterion, required an across-subjects analysis. The results presented in Table 4.3C are the correlations between VIE scores and intention (Row 1), behaviour (Row 2), and a combined

Table 4.3B. Effects of Incorporating Three Perceptions

Predictor(s) used:	Chi-squared	n	Significance
VIE only (Method II)	4.16	25	*
VIE plus NEED	8.38	25	**
VIE plus NEED and UTIL	10.75	25	***
VIE plus NEED, UTIL and STAB (Method III)	18.49	25	****

* = $p < .05$ level** = $p < .01$ level*** = $p < .002$ level**** = $p < .001$ level

Table 4.3C. Validity Coefficients for Two Groups Using Three Criteria

Criterion	G R O U P		
	All Subjects (n = 25)	Stable Deciders (n = 14)	
INTENTION	** 0.56	* 0.64	
BEHAVIOUR (Dichotomous)	+ 0.21	*** 0.81	
COMBINED CRITERION	** 0.53	*** 0.92	

+ = non-significant
 * = $p < .05$ level
 ** = $p < .01$ level
 *** = $p < .001$ level

criterion (Row 3) for all subjects (Column 1) and only those fourteen who were stable deciders (Column 2). The combined criterion was derived by assigning to claimants a score of "7", and to non-claimants a value corresponding to their intentions at the end of the research interview.

Applying Hotelling's t-test for the significance of the difference between two correlation coefficients for correlated data (Downie and Heath, 1974, p. 228) to the different correlations for the same groups reveals that (1) the difference between the intention-VIE score and behaviour-VIE score correlations for all subjects is significant in the anticipated direction ($t = 1.847$, $df = 23$, one-tailed, $p < .05$), but that (2) the same difference for the sub-group of 14 stable deciders is neither in the hypothesised direction nor even remotely significant ($t = -1.078$, $df = 11$, ns). These findings suggest some partial support for, but certainly do not confirm, the second hypothesis. As can be seen, the criterion most accurately predicted was the combined criterion.

The third methodological hypothesis involved an across-subjects analysis. This hypothesis was one of differential validity, stating that the VIE score-behaviour correlation would be significantly stronger for the stable deciders than for the non-deciders. The results of testing this deduction

appear as Figure 4.3A. No correlation can be calculated for the three pensioners who comprised the unstable deciders since all three were non-claimants. The VIE score - behaviour correlation for the theoretically most predictable group (the stable deciders) was significantly greater than that for the theoretically least predictable group (the non-deciders) ($Z = 2.06$, one-tailed, $p = .0197$), thus confirming the validity of the deduction.

In addition to the analysis to test the explicit hypotheses, a further analysis was undertaken to assess construct validity of the main components in the threshold model. The results presented in Table 4.3D suggest that the four main constructs were independent.

4.4 Substantive Results

An overview of the substantive results appears as Figure 4.4A.

As noted above, no explicit hypotheses were put forward regarding the substantive findings. However, numerous empirical analyses were conducted with two general objectives in mind, these being to determine which variables (1) underlay or co-varied with the main constructs of NEED, UTIL and STAB and (2) comprised the most important constituents of the VIE component.

The behavioural criterion was collected in January

Figure 4.3A. VIE Score-Behaviour Correlations
for Different Sub-Groups of Pensioners

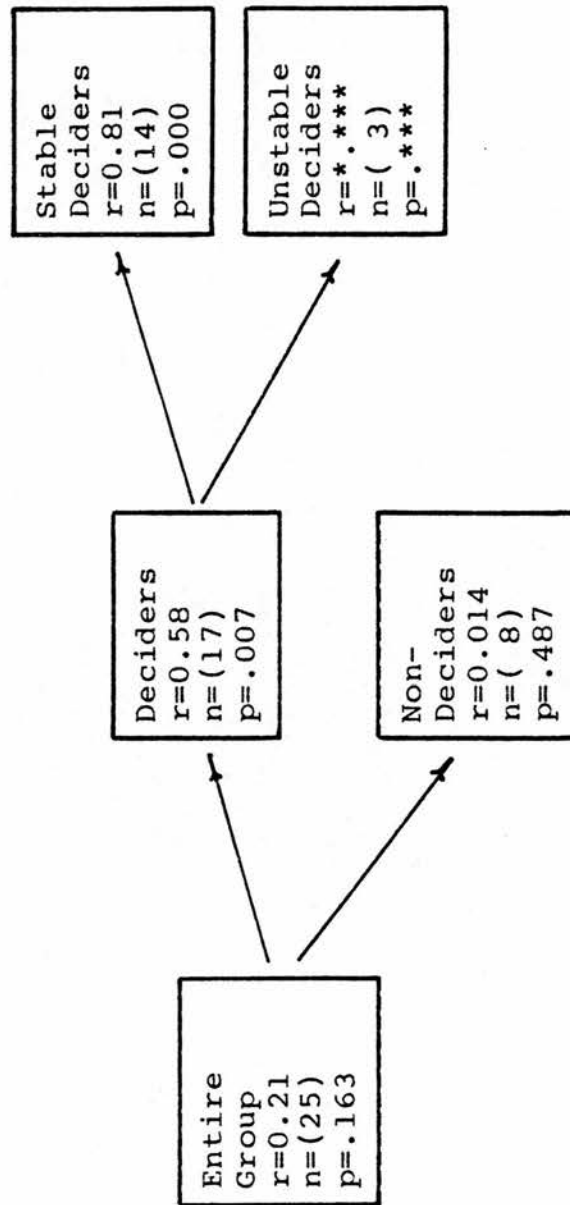


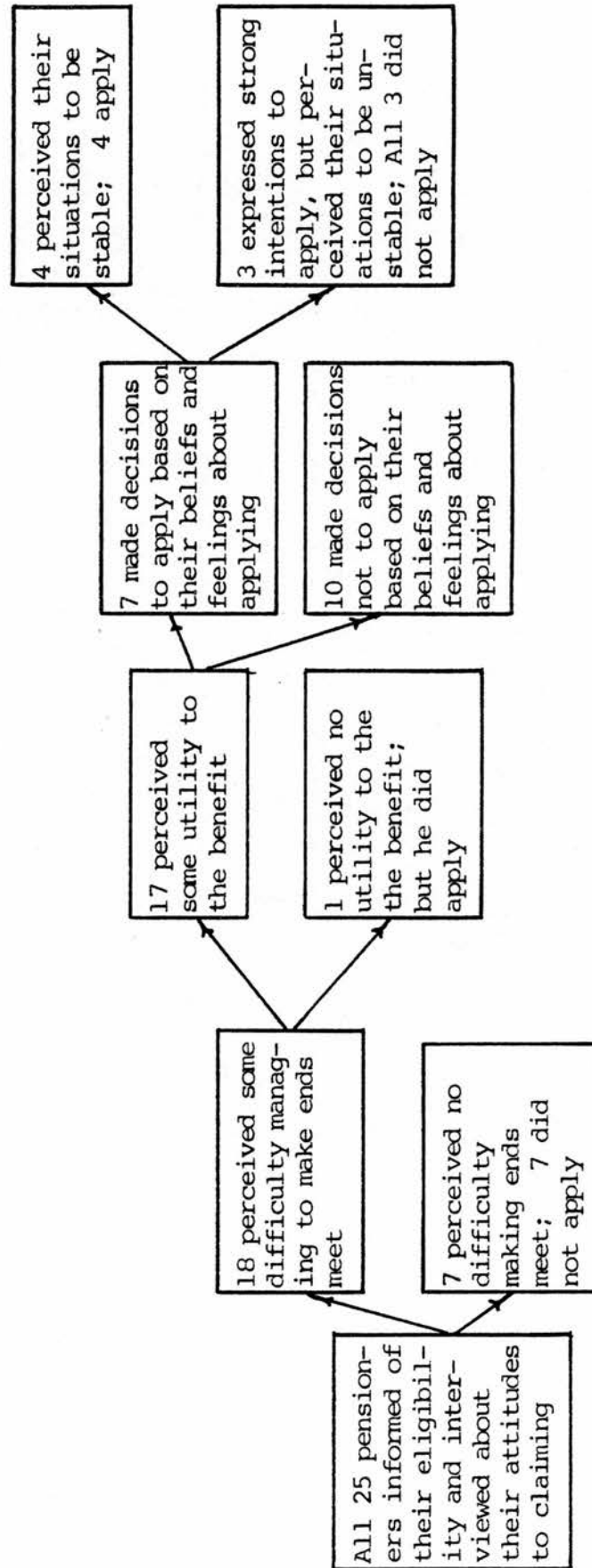
Table 4.3D. Intercorrelations Between Main Constructs (N=25)

CONSTRUCTS	NEED	UTIL	VIE	STAB
NEED	1.00			
UTIL	0.14	1.00		
BELIEFS	0.16	0.11	1.00	
STAB	-0.06	-0.26	-0.22	1.00

*

Significance at the $p < .05$ level for 23 df requires a correlation coefficient of $r = 0.40$.

Figure 4.4A. Overview of Substantive Findings



1980. The theoretical model correctly predicted the behaviour of twenty-four of the pensioners. In terms of individual components, seven pensioners were correctly predicted not to apply on the basis of their espoused perceptions of no difficulty managing (NEED), one was incorrectly predicted not to apply on the basis of his perception of no utility (UTIL), four were correctly predicted to apply and ten not to apply on the basis of their VIE scores (VIE) and because their situations were stable, and three who were favourably inclined to apply but whose situations were unstable (STAB) were correctly predicted not to apply. The first set of analyses conducted were aimed at assessing the correlates of pensioners' perceptions of need.

Co-variates of NEED

Two hypotheses present themselves immediately. The first is to propose that the primary measure of NEED, "degree of difficulty managing", is best predicted by alternative subjective measures of need in general, these being perceptions of the balance between income and expenses and perceptions of how well they are managing compared to other pensioners. A second hypothesis is that those who perceive no difficulty actually differ from those expressing at least some difficulty in terms of their specific objective circumstances.

Only 15 of the 25 pensioners were able to estimate how well they were managing compared to other pensioners they knew. Within this group, the correlation between the measure of their relative advantage/disadvantage compared to their individual reference groups and their perceptions of their own difficulty in making ends meet was $r = 0.45$ ($p < .10$, ns). This suggests that although comparison with others' circumstances may be important in pensioners' coming to decisions about their own need state, it is not, in general, a comparison which is either made by all pensioners, or all that powerful in explaining the perceptions of those who can actually make such a comparison.

In contrast, the correlation between pensioners' perceptions of the relative balance of their income and expenses and their degree of difficulty making ends meet was $r = 0.74$ ($p < .001$, $df = 23$, $n = 25$). It appears that the degree of difficulty people express regarding making ends meet is much more strongly related to their perceptions of the relative balance between their income and expenses than to their perceptions of how well they are doing compared to other pensioners.

The importance of this concept of pensioners' subjective perceptions of balance leads naturally to an examination of the extent to which these perceptions

were grounded in objective differences between individual's circumstances, a question of locating the special expenses or sources of extra income that differentiate those who express some and those who express no difficulty managing.

Of the seven respondents who expressed no difficulty managing, two were in their nineties (aged 96 and 92). The former's 71-year-old niece cared for her and contributed both a National Insurance Pension and a work pension to the household's finances. The latter's 68-year-old daughter cared for her, and she too contributed both a National Insurance Pension and a (very substantial) occupational pension to the household coffers. In both of these cases, the younger person was interviewed, and the estimate of need was based upon the household, and not the individual concerned. This is in contrast to the fact that all of the respondents who expressed some need came from households comprising only the respondent or the respondent and spouse.

One of the pensioners who expressed no difficulty was a widowed woman who was extremely contented with her position - she obviously had very low expectations. In addition, her daughter had lived with her up to a year before, and her house was thus in very good condition with nothing needing to be replaced. The four remaining pensioners who expressed no difficulty all

had work pensions, and two had also experienced recent positive changes in their circumstances. For one unit, this was the considerable increase in their rebate; for the other, this was that their entire house had just been modernised at no cost to themselves.

However, three of those who indicated some need had work pensions equal, on average, to those of the individuals who indicated no difficulty managing. The possible reasons why the former group indicated some difficulty were fairly clear. Two of the three cases were married couples where the husband was disabled and required substantial extra heating (in addition to other aids). The third was a widowed woman who occupied a five-apartment council house which was an ever-increasing drain on her resources and which she had been desperately trying to exchange for a smaller house for several years. Although these people had extra income, they had extra expenses which, to their way of thinking, exceeded that income.

Fifteen respondents who expressed some need had no extra income, but what differentiated them from the widow in the same position who expressed no difficulty? All fifteen of these people had extra expenses - nine for general household managing (mainly buying foodstuffs), five for extra heating on health grounds, and one for extra heating on accommodation grounds.

In summary, of all households with some extra income, those which indicated some need had extraordinary expenses for heating and household maintenance, whereas those who expressed no need were relatively more healthy and had no trouble meeting heating and household expenses. Of those sixteen without extra income, the one who indicated no need had no extra expenses, whereas those who indicated some need had difficulty meeting heating and household maintenance expenses.

Most significant here, however, is that households with some extra income were disproportionately more common amongst respondents indicating no need than amongst respondents indicating some need. Six of seven who indicated no difficulty, as opposed to three in eighteen who indicated some difficulty had either a work pension, or a relative living in who brought both a National Insurance Pension and a work pension to the household. The probability of this disproportionate distribution being due to chance is less than 0.005 (Chi-squared = 10.43, df=1).

Since the objective comparison is based upon averages across individuals, it is tenable to argue that no one individual actually derives a perception of having no difficulty by comparing his specific circumstances with those of another person. Indeed, this was suggested above by the difficulty which

pensioners had in discussing their ability to manage relative to other pensioners. It is probably more likely that the relationship between objective circumstances and subjective perceptions of difficulty managing in general is mediated by pensioners' subjective appraisals of their specific resources and needs.

Co-variates of UTIL

After filtering out the seven pensioners who perceived no difficulty managing, eighteen pensioners remained. Only one of these pensioner units was predicted not to apply on the basis of a perception of "no utility". It is quite likely that the eligible non-claimants excluded from the research stage because of their very small entitlement would also have been in this group were it not for the author's short-sighted and regrettable decision to exclude them. In the event, the one unit in this position did apply, and constituted the only mis-prediction made by the threshold model (Method III). It seems very likely that the reason for this mis-prediction was that the interviewer focused the discussion on the husband when it was probably the wife who made the decision. The husband in the unit was quite disabled, and in some pain during the interviews. It seemed, both at the time and upon reflection, that he was having considerable difficulty evaluating the questions put to him, and

that he tended to answer them in a rather offhand fashion in order to expedite the interview.

Since there were no pensioners whose non-claiming behaviour was correctly predicted using this component, the factors differentiating those who expressed some utility and those who expressed none cannot be assessed at this stage. However, a preliminary attempt to shed light on the co-variables of UTIL was undertaken, again using a regression analysis. The dependent variable was perceived level of utility (UTIL), and the independent variables, with the exception of the age of the HOH, were all valence ratings on outcomes. The regression analysis used searched for that combination of ten variables which, when combined, best predicted behaviour. Ten was specified because it is known that as the number of variables approaches the number of cases, it becomes increasingly difficult to distinguish between true relationships and chance fluctuations in the data (Harris, 1975, p.20). The results of this exploratory analysis appear in Table 4.4B.

As can be seen from the total multiple correlation of .999, pensioners' perceptions of the utility of supplementary pensions are highly predictable, requiring only seven variables to reach nearly maximum predictive accuracy. The beta weights in the final column can be consulted as the most reliable measures of the relative importance of these variables in

Table 4.4B. Regression Against UTIL: Ten Best Predictors (N=18)

PREDICTOR VARIABLE	MULTIPLE R	R SQUARE	RSQ CHANGE	SIMPLE R	BETA
Having official interview	.645	.416	.416	.645	1.415
Interviewer personality	.852	.727	.311	-.569	-.870
Giving up the rebate	.898	.806	.079	.398	-.992
Revealing savings	.929	.864	.058	-.368	.420
Age of HOH	.961	.924	.059	-.067	-.421
Revealing income from family	.974	.950	.025	-.380	-.222
Revealing state of household furnishings	.993	.988	.037	-.331	-.232
Asking for help	.997	.994	.006	-.358	.158
Interview site	.998	.997	.003	-.032	-.098
Specific needs	.999	.998	.001	.063	.045

determining UTIL scores. As can clearly be seen, concerns about the short-term outcome of having the official interview figured most prominently (in the form of feelings about having an interview (1.41), about the interviewer's personality (-0.87) and about revealing savings (0.42)), as did concerns with giving up the rebate (-0.99). In the context of these ten variables, the remaining five variables were of relatively little consequence.

An additional analysis revealed that the single best non-expectancy predictor of perceived level of utility was the actual amount which these pensioners stood to gain by applying ($r = 0.74$, $n = 18$, $p < .001$). However, it is necessary to treat this result cautiously since perceptions of utility were rated by the author, whose judgements may have been biased by his knowledge of pensioners' levels of entitlement.

Key Variables in the VIE Component

Seventeen of the pensioners were deciders, although three of those whose VIE scores were greater than zero were correctly predicted not to apply because they perceived their situations to be unstable.

Table 4.4C presents the simple correlations between behaviour and expectancies, instrumentalities and valences for the fourteen remaining stable deciders. None of the other valence measures regarding

Table 4.4C. Correlations Between Expectancies,
Instrumentalities, Valences and Behaviour for
Sub-Group of Fourteen Pensioners

MEASURES	r	SIG.
EXPECTATION THAT APPLYING LEADS TO:		
Family finding out	0.26	+
Neighbours finding out	0.30	+
INSTRUMENTALITIES OF:		
Interview for meeting an official	-0.52	*
Getting the benefit for meeting:		
First need mentioned	-0.06	+
Second need mentioned	-0.19	+(n=13)
Third need mentioned	-0.31	+(n=9)
VALENCES ON:		
Implication that applying is synonym-		
ous with asking for help	0.24	+
Family finding out	0.79	***
Neighbours finding out	0.44	+
Having an interview	-0.06	+
Preferred interview site	0.25	+
Interviewer's personality	0.08	+
Answering questions about		
Savings	0.39	+
Rent	0.18	+
Rates	0.18	+
Household furnishings	0.18	+
Income from family	0.25	+
Verifying financial details	0.26	+
First need mentioned	0.03	+
Second need mentioned	0.57	*(n=13)
Third need mentioned	0.46	+(n=9)
Giving up the rebate	-0.70	*(n=12)

+ = non-significant
 * = p<.05 level
 ** = p<.005 level
 *** = p<.001 level

questions asked in the means-test interview evoked any response from the pensioners; therefore, they were dropped from the analysis and do not appear in Table 4.4C. Only four measures significantly differentiated claimants and non-claimants; these were pensioners' feelings (1) about their families finding out, (2) about having to give up their rebates, (3) about having fulfilled the second need spontaneously mentioned, and (4) the strength of the instrumentality between having an interview and discussing personal matters with an official who was in some way undesirable.

Table 4.4D shows the best predictors of these four variables. As can be seen, the measures are far from independent; even a casual glance at Table 4.4D would suggest that the best combination of VIE measures would include the first two but not the latter two, because of what would appear to be a considerable amount of common variance.

Perceived Stability of the Situation

Three pensioner units (one married couple and two widows) whose VIE scores and intention ratings indicated that they were positively predisposed towards applying were correctly predicted not to apply on the basis of their perceptions that their situations were unstable. The married couple was in the process of applying for sheltered housing, and since they expected

Table 4.4D. Best Predictors of Four Main VIE Measures (n=14)

MEASURE	PREDICTOR	r	SIGNIFICANCE

VALENCE ON:			
Family finding out (VFAM)	IINTPERS	-0.60	*
	VVERIFY	0.47	*
	VNEED2	0.63	** (N=13)
Giving up rebate	VINTERVIEW	0.67	** (N=12)
Second need mentioned (VNEED2)	VFAM	0.63	* (N=13)
	VVERIFY	0.60	* (N=13)
INSTRUMENTALITY OF:			
Interview for inter- viewer personality	VFAM	-0.60	*

* = $p < .05$ ** = $p < .01$

to hear about their application within a few weeks of the research interview, felt that applying for benefit at that time would complicate matters. The first widow was in the midst of appealing against a decision which had refused her a Mobility Allowance, and felt it unwise to apply for another benefit until she heard the outcome of her appeal. The second widow was both (a) awaiting a decision from the council on her request for re-location to a smaller house, and (b) planning to go to Australia for two months soon after the interview.

Although using STAB as a component helps to increase the predictive validity of the overall model, it does not indicate how to increase take-up amongst this group. However, what it does suggest is that there will always be a certain proportion of individuals whose situations will be unstable, and for whom little can be done to encourage them to claim immediately. In essence, knowing how many are in unstable situations at any one time would effectively allow the derivation of a more realistic target for take-up by lowering the number that one could expect to affect in the short-term.

4.5 Other Research Findings

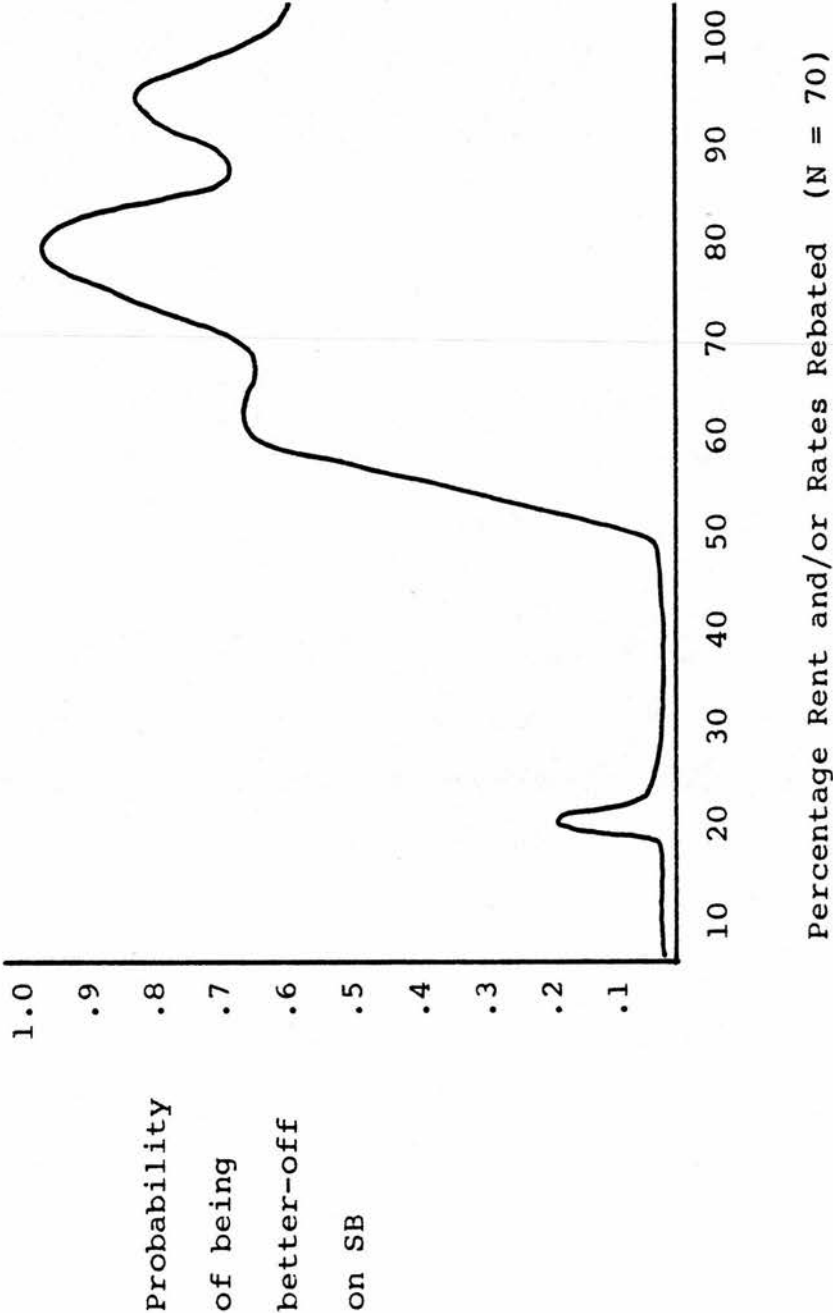
This study involved interviewing and assessing 120 pensioner units to find 31 eligible non-claimants. An analysis of the extensive financial data revealed a

strong relationship between the percentage which a pensioner's rebates formed of her total rent and rates and the likelihood that she would have been better off on a supplementary pension. Of all pensioners whose rebates were worth less than 50% of their housing costs (e.g. rent and rates), only 3% were potentially better off on supplementary pensions; conversely, of those whose rebates were worth more than 50%, 65% were potentially better off on supplementary pensions. This relationship is summarised in Figure 4.5.

Further analysis revealed that of the 31 eligible non-claimants, only one was a non-householder. All of the remaining 30 were eligible for rebates; 29 were in receipt of rebates. This finding, although probably unreliable due to the small size of the sample, is in fit with the OPCS research finding that some 75% of those notionally assessed to be entitled to supplementary pensions were already receiving rebates (Broad, 1977).

The remaining feasibility study finding concerns the impact of the author's intervention on pensioners' claiming behaviour. The design of the feasibility study called for a lengthy interview with those eligible both to discuss in detail the many facets of the claiming procedure and to inform them of the approximate amount of their entitlement to supplementary pensions. By this maximal intervention one would have expected to

Figure 4.5. Probability of Being Better Off on SB
by Percentage of Rent and Rates Rebated



catalyse a substantial number of claims. However, this intervention resulted in only five claims out of a possible 25. Though the numbers here are small, and the design was incomplete insofar as it lacked proper control groups, the result is again comparable with that of the OPCS researchers (Broad, 1977), who found that only 11 of 46 would even consider making a claim for supplementary pensions after being informed of their possible entitlement.

4.6 Discussion

One of the aims of this thesis is to provide a conceptually and empirically valid model of the process by which pensioners decide about benefit. Conceptual validity is really a non-empirical measure of the extent to which the model is theoretically sound and enhances one's understanding of the relationships amongst cognitions and feelings and between them and behaviour. Thus, to the extent that the theoretical threshold model described in Section 2.4 integrates the fragmented picture presented in Chapter 1, it possesses some conceptual validity. However, conceptual validity alone is not sufficient for adopting a particular theoretical slant; empirical validity must also be achieved.

This feasibility study has demonstrated the empirical validity of the model in four ways. It has

demonstrated: (1) the predictive validity of the threshold model to make extremely accurate and blind predictions of pensioners' behaviour; (2) the construct validity (or independence) of the four main conceptual factors; (3) the differential validity of using VIE scores to predict behaviour of only a sub-group of pensioners identified by the a priori model; (4) the validity of the threshold linkages in contrast to multiplicative or additive linkages between main constructs. Although it could be argued that some of these findings are due to chance or that they are not as powerful as might at first appear, the fact that the results consistently support an a priori model suggests that this is not the case. Were the model derived post-hoc, the probability of having arrived at spuriously significant findings would have been dramatically increased. Although these methodological findings must be confirmed on a larger sample, the results suggest that the model is fruitful. However, it is not without some conceptual problems, the most of important of which revolve around the NEED construct.

Although the NEED component predicts very accurately, positing that it comes first in pensioners' decision-making processes makes the major assumption that pensioners must perceive at least some difficulty managing in order to apply, thus ruling out the possibility that pensioners will apply because they

consider the benefit to be their right. This is tantamount to saying that the issue of entitlement does not enter into the decision-making of this group of pensioners.

There is some support for this assumption. First, it appears that pensioners are more likely than any younger group to possess and to use values in their decision-making which run counter to the "entitlement" line of thought. These values include, for instance, the strong desire to maintain their sense of independence and their pride. It also seems that, of all pensioners, those who have not yet claimed are more likely to possess and to use these particular values than are those who have already claimed. This assumes that informing pensioners of their possible entitlement has little or no effect, an assumption which has been borne out by both this research and the OPCS study. Therefore, it is possible that these pensioners do not perceive the benefit as being a "right" since (a) all of them are from an age-group which is more likely to think of the benefit as poor relief, and (b) they are residual non-claimants. If pensioners think that the benefit is "of right", then all one would have to do is to inform them of their entitlement, and they would apply.

Second, the pensioners themselves often discussed the "rights" and "wrongs" of claiming in terms of

whether or not they "needed" any extra money. When asked directly about their feelings, in principle, about applying, one of their most common responses was: "I'd apply because I'm entitled to it --- if I felt I needed it."

But a further question arises here, one of the veracity of pensioners' reports that they "don't need any help". Since it is possible that this statement represents a post-hoc rationalisation, it is important to attempt to outline how pensioners with perceptions of no need arrive at these assessments of their situations.

It is frequently suggested that pensioners' statements that they are having no difficulty making ends meet are rationalisations which allow them to avoid having to confront personally the implications of being in need -- that one has failed to provide for oneself, is poor, or that one might have to apply for social security. It may be the case that the low levels of expressed need reflect the end-product of a cognitive dissonance reduction procedure, whereby the individuals have altered their perceptions of difficulty managing rather than acted on the implications of being in need (assuming that individuals are always working towards minimising inner conflict (Festinger, 1957)). Whether or not pensioners' subjective assessments are the end - products of

dissonance reduction is, however, not critical to prediction. In either case, they believe that they have no difficulty and will not apply. But determining how they arrive at this belief is an essential part of explanation since, if the pensioners have lowered their subjective estimates of difficulty, then it is necessary to know what were the pre-existing attitudes which have led them to do so.

Cognitive dissonance hypotheses are hypotheses about changes within individuals over time. To test properly the hypothesis that today's attitudes are the result of yesterday's dissonance reduction, one requires measures of the individuals' attitudes the day before yesterday as well as those he holds today. Although such tests lack contextual validity, the best tests of cognitive dissonance hypotheses are frequently undertaken in laboratory and field experiments where there is a high level of control over the degree and nature of the dissonance invoked. However, in this study, neither experimental control nor preliminary measures of attitudes were available. Thus, a specific test of cognitive dissonance hypotheses could not be undertaken.

However, it might be possible to infer that dissonance reduction had already occurred. If it had not occurred, one would expect that those who had some difficulty managing would feel significantly more

strongly about having given up certain items that would those who had no difficulty managing. In contrast, had dissonance reduction occurred, one might expect that the two groups would not differ significantly in the strength of their specific feelings about having given up certain items, even though they differed, by definition, in their stated general levels of difficulty managing. This hypothesis of no difference was supported ($t=0.11$, $df = 6.27$, $p = .913$), and may provide some preliminary support for the dissonance reduction hypothesis. However, the alternative hypothesis analysed above, that there were no objective differences in the circumstances of these two groups, was not supported, thus casting some doubt on the validity of any dissonance reduction explanation. This analysis may be of lesser value in understanding the substantive problem than in demonstrating the difficulty in constructing post-hoc tests of cognitive dissonance theory.

The determinants of perceived levels of utility also deserve a brief mention. Although the regression analysis employed indicates that perceived utility is highly predictable and that certain variables are very powerful in predicting levels of utility, one can draw only confusing substantive interpretations from this analysis. For instance, the results in the context of controlling these ten variables would suggest that a

unit change in a positive direction in a person's feelings about having an interview would lead to nearly half again as great a change in the individual's perception of utility of the benefit. This, taken alone, is tenable; it is plausible to hypothesise that people's views about the usefulness of the benefit are very much tempered, through some form of rationalisation, by their feelings about having to reveal savings. But, the other relationships directly contradict this general rationalisation hypothesis. Roughly speaking, a unit change in a positive direction in either feelings about the interviewer's personality or about giving up the rebate would cause a unit decrease in the perceived level of utility. If some sort of rationalisation were occurring, one would expect a positive change in either of these sets of feelings to lead to a unit increase in perceived utility. The results here are very muddy, but what is clear is that such a multivariate analysis, conducted post-hoc, can easily render itself uninterpretable without any consideration of the theoretical issues. Certainly the most parsimonious explanation is that which one might have a priori grounds for deducing -- that perceptions of utility are most strongly related to the actual amounts to which pensioners were told they were entitled.

Considering the VIE component, it is noteworthy

that three of the four best predictors of behaviour were not directly related to the application procedure, but to feelings about referents finding out and about the long-term outcomes of applying -- giving up the rebates and having some needs met.

Further analysis indicated that pensioners' feelings about their families finding out was in fact a correlate of their beliefs about the abilities of their families to support them ($\Phi=0.85$, $df=1$, $p<.001$). All fourteen would have preferred to turn to their families rather than to the state for assistance, but the ten who believed that their families could help them did not apply whereas the remaining four who believed their families could not help them did apply.

Feelings about giving up their rebates and about the DHSS interviewers' personalities were the only procedural consequences which differentiated claimants and non-claimants. It was observed in the interviews that pensioners felt very strongly that rebates provided a much more convenient way of managing their housing costs. It therefore came as a surprise that those who were most negative about giving up their rebates were the most likely to apply. However, further analysis indicated that pensioners who were negative about giving up their rebates were finding it significantly more difficult to make ends meet than those who were not negative ($t=2.576$, $p<.05$). That

pensioners' beliefs about the social security interviewer were salient came as no surprise; the author was often told that it was not what was asked in the means-test interview, but how it was asked. Many of the non-claimants strongly resented an interview procedure which they anticipated would leave them feeling naked and embarrassed.

Neither any of the remaining procedural consequences nor the extent of pensioners' beliefs that applying was tantamount to "asking for help" differentiated claimants and non-claimants. Over the entire sample, pensioners had no strong feelings about specific aspects of the application procedure; in contrast, their feelings about the benefit being charity were uniformly strong and negative.

It was implied above that prediction might be enhanced by reducing the number of expectancy variables in the VIE calculation. Several simplified models were tested, and that which best predicted the behaviour of these fourteen pensioners comprised valence ratings on the outcomes of (1) the family finding out, (2) giving up the rebate, (3) revealing savings, and (4) verifying financial details. The correlation between this simplified VIE component and behaviour for the group of fourteen was $r=0.92$ ($p<.001$). This very high correlation suggests that relatively few considerations go into deciding, and that they are not terribly

strongly related to the details of the application procedure. Most interesting is that the measures included are those which have emerged from the previous literature as being important; thus this simplified component would appear to have some conceptual validity.

Finally, the findings regarding the composition of the sample and their implications must be discussed. Although the characteristics of ENC's in terms of type of housing tenure (SBC, 1979, p.106) would suggest that 95% are potentially eligible for some form of rebate or allowance, secondary analysis of Family Expenditure Survey data has suggested that only about one-third are actually receiving them. This implies that the remaining two-thirds are either eligible for both rebates and SB but claiming neither, or are eligible only for SB and are failing to claim it. However, both this study and the OPCS study (Broad, 1977) have found much larger proportions of pensioners in the "better off" situation than the figure of one third would suggest. If it is the case that the majority of eligible non-claimants are actually in receipt of rebates, then this has major implications. First, the study of the process of deciding must focus more directly on differential perceptions of the two benefits, taking into account the direct and indirect influences which receipt of rebates has on disposition

to claim supplementary pensions. Second, the discovery of an arithmetic relationship between the proportion of housing costs rebated and the probability of being better-off on SB should allow the construction of a very accurate sampling frame for drawing "better off" cases from local authority rebate office records. Employing such a sampling frame would mean a considerable savings in time and money, since it would be much more direct than the one used in this study. It would also have the advantage of drawing a sample from local authority records, which records could be used to collect some information on those pensioners who decided not to participate.

Conclusions

The results of the feasibility study lend themselves to several general conclusions. First, although there is a need for replicating them on a larger and independent sample, the methodological findings would suggest that the threshold model is a valid model of the process of deciding -- that the use of the constructs reflecting "salience" and "ambiguity" as moderators in conjunction with VIE scores does enhance the predictability of behaviour quite substantially.

Second, and of critical importance, is the parallel study of pensioners' perceptions of rebates

and allowances. The importance of rebates in this study suggests not only that they are perceived as alternatives to supplementary pensions (which implies a study of differential perceptions), but also that they are influential in determining pensioners' perceptions of levels of need.

Third, since perceptions of no difficulty making ends meet accounted for the non-claiming of between a quarter and a third of the sample, it is essential that the possible determinants of these perceptions be explored in much greater detail.

Fourth, this study has confirmed the findings of previous studies that informing pensioners of their entitlement has little effect on catalysing claiming. However, some pensioners did claim, and it is important at least to attempt to assess the extent to which their claiming was the result of being informed, or merely having discussed issues relating to entitlement in an interview, or some combination of the two. Such an exploration requires a larger sample and an experimental design.

Fifth and finally, the most important VIE construct in predicting the behaviour of the stable deciders was their feelings about their families finding out. The influence of significant referents on individuals' attitudes is a common feature of modern

social psychology; indeed, Fishbein and Azjen (1975) think it so important that they add a special component to their expectancy model to account for the influence of social norms. It is clear in this context that the perceived influence which others exert on pensioners is considerable, and especial efforts must be made to measure and to account for these influences.

* * * * *

By January 1980, it was clear that the Department of Health and Social Security was interested in funding a full study, although this interest was conspicuously low-key due to the change of government in 1979. In the hope of securing continuous funding as from 31 March 1980, a full interim report plus full proposals were submitted to the Department in February 1980. Since the final report embodying the above thoughts was not completed until June 1980, the proposals were not as fully developed as they could have been, and were certainly outdated by the time they were eventually approved in May 1980.

The remainder of this thesis deals with the execution of the full study. Even at this stage there were several alternative designs and strategies open, and it is fair to say that the design finally adopted was not that proposed to the DHSS in February 1980.

However, for the sake of simplifying the presentation, discarded designs and plans which never came to fruition will only be discussed where they clarify the reasons for having chosen a particular strategy.

5.0 Plan of the Full Study

5.1 Introduction

One of the main conclusions of the feasibility study was that pensioners' attitudes towards supplementary pensions and their propensity to claim them are probably heavily influenced by their attitudes towards their rebates. It was suggested that feelings about rebates and perceptions of need were related; in terms of the threshold model, this might tentatively suggest that the relationship between pensioners' propensity to claim supplementary pensions and their experience of claiming rebates is mediated by the effect which their satisfaction with rebates has on their perceptions of difficulty making ends meet (NEED). Thus, in order fully to understand pensioners' perceptions of having no difficulty managing, one must understand their histories of claiming rebates and their differential perceptions of the two benefits.

A second conclusion was that, although it appeared that informing pensioners of their entitlement had little effect on claiming, some did claim, and it was thought to be important to determine to what extent this behaviour was catalysed by the information or the research interview alone, or the two combined.

Third, it was noted that, encouraging as the

methodological findings were, they needed to be confirmed on a larger sample of pensioners.

Exploring each of these issues requires a different type of research design. Thus the full study essentially embodies three separate but related studies: (1) a mainly post-hoc survey of pensioners' histories of claiming rebates and past and current differential perceptions of benefits; (2) a field experiment to test the effects of knowledge and the research interview on claiming; (3) a longitudinal study of the relationship between perceptions, expectations and valences on the one hand, and claiming behaviour on the other.

Each aspect of the full study plan is described in detail in the sections which follow.

5.2 Aims

The aims of the feasibility study were almost exclusively to develop and to validate a theoretical model of the process of deciding about benefits. In contrast, the aims of the full study were essentially to apply this model to clarifying the identity and importance of the main factors considered in pensioners' decisions. Thus, the emphasis of the full study analysis and discussion is not on proposing and supporting tight theoretical arguments as was the case in the feasibility study. Instead, the emphasis lies

primarily upon clarifying the substance of pensioners' decision-making. The aims of the full study were to obtain a sample of approximately 125 eligible non-claimants, to follow them up over a five month period, and to use the data collected from them:

(1) to describe pensioners' histories of claiming rebates and their differential perceptions of rebates and supplementary pensions, and to analyse the relationship between these perceptions and their current perceptions of level of difficulty making ends meet;

(2) to demonstrate empirically the effects upon claiming behaviour of informing pensioners of their eligibility and discussing applying with them in detail using a field experiment design;

(3) to confirm the validity of the threshold model in predicting behaviour using a longitudinal design;

(4) to assess the importance of the various perceptions, expectations and feelings held by pensioners in determining their behaviour using the threshold model;

(5) to use these data as a basis for formulating suggestions for the solution of the problem.

The presentation and discussion of full study findings occupy the majority of Chapters 6 and 7.

5.3 Research Hypotheses

Three main a priori research hypotheses were set out. The first was substantive, being about the impact upon claiming behaviour of informing ENC's of their eligibility. The second and third were methodological,

being about the confirmation of the validity of the threshold model. These three specific hypotheses were:

Hypothesis 1

that neither being informed of the amount of their entitlement nor discussing applying in detail in a second interview, nor the two combined, would have any significant effect on claiming behaviour;

Hypothesis 2

that of three different types of predictive methods, behaviour would be best predicted, in descending order, by the full threshold model, VIE scores alone, and by financial and demographic variables;

Hypothesis 3

that the behaviour of pensioners who had achieved the first four thresholds of NEED, KNOW, ELIG and UTIL and who perceived their situations to be stable (the 'stable deciders') would be significantly more predictable than that of pensioners who had failed to achieve any one of the first four thresholds (the 'non-deciders').

In addition, eleven subsidiary hypotheses dealing with the sources of pensioners' perceptions of need and utility were also set out. The rationale behind these hypotheses and the hypotheses themselves are presented

below.

The Need Hypotheses

The feasibility study demonstrated that the NEED construct was very important in explaining non-claiming. Thus, it was thought important to give it special consideration and to attempt to outline in advance some hypotheses about the sources of differential perceptions of need. These hypotheses draw upon the three theoretical concepts of reference groups, relative deprivation, and cognitive dissonance. The first four need hypotheses put forward assume the importance to pensioners (a) of the presence of and (b) of the apparent circumstances of other individuals or groups. Thus they are called reference group hypotheses. A reference group is any group in which a person "aspires to attain or maintain membership" (Siegel and Siegel, 1957, p.232). It is often the case that an individual's membership group (the group of which he is a member as a result of his circumstances) is not the same as his reference group (that group with whom he shares expectations about circumstances). A timely example would be an unemployed person who shares the expectations of people who are fully employed.

The concept of reference group may be useful here in two ways. First it may provide a framework for interpreting why pensioners objectively determined to

be in need (by virtue of their eligibility to supplementary pensions) do not perceive themselves to be so. Secondly, when applied to the study of decision-making, the concept may help to explain why some individuals are apparently incapable of making decisions.

Reference Groups and Relative Deprivation - A considerable body of social psychological research, culminating in Runciman's Relative Deprivation and Social Justice (1966), has suggested that people's levels of satisfaction with their circumstances are determined by their expectations which, in turn, are related to the standards of their reference groups. According to Runciman, a state of relative deprivation arises when a person who desires but is not currently achieving a certain standard of living sees others who have achieved or are achieving that standard and believes it to be viable for him to attain that standard. Considering this sample of pensioners, the desired standards of living might be based upon either or both (1) that which they had achieved prior to retiring and (2) some internal expectation that they ought to be a certain amount better off than pensioners of the previous generation because of the general increase in standards of living. Thus it would be appropriate to hypothesise that whether or not pensioners perceived any difficulty managing would be

strongly related to their perceptions of the extent of their deprivation relative to comparison reference groups. These specific hypotheses were:

Hypothesis N1

that the differences between their pre-retirement expectations and their current financial circumstances would be significantly greater for pensioners who perceived some difficulty than for those who perceived no difficulty;

Hypothesis N2

that the perceived difference between their current circumstances and those of the previous generation of pensioners would be significantly greater for pensioners who perceived no difficulty than for those who perceived some difficulty managing.

Although one would naturally expect that "other pensioners" might form a salient reference group for this sample, the feasibility study demonstrated that a large number of pensioners were either unable or unwilling to compare themselves with other pensioners that they knew.

Reference Groups, Attitude Change and Decision-Making - Research into group dynamics (Siegel and Siegel, 1960) has suggested that when an

individual's membership group is arbitrarily changed, his expectations will become more similar to those of the new membership group, even though he may not immediately accept the new group as his reference group. Applying this logic to a pensioner's circumstances, at retirement his membership group would change from wage-earners to low-income pensioners, while the reference group (e.g. wage-earners) would remain the same. One would expect that the reduction in pensioners' expectations as a consequence of this new group membership would vary with the amount of time that they had been retired. Thus it was also hypothesised:

Hypothesis N3

that those who perceived no difficulty managing would have been retired significantly longer than those who perceived some difficulty, this difference being due to changes in expectations as a consequence of the impact of change of membership group over time.

Group dynamics research has also indicated that the susceptibility of an individual to attitude change, his decision-making ability, and his propensity to act depend largely on the strength of his relationships to reference groups or individuals, and on the norms he perceives to prevail in those reference groups. In

these contexts, membership of a reference group provides "stable anchors and stable guides to action" (Sherif and Sherif, 1969). When stable ties with one's reference group are lost, such as when a spouse dies, a state of "normlessness" arises which can inhibit or prevent patterned action (e.g. decision-making, taking action, etc.).

Sherif and Sherif (1969, p. 241) write:

One of the most acute motivational-emotional tensions for a person to endure is the loss of stable ties to others and the lack of any values that can give some sort of integration to his feelings about himself. To lack a sense of belongingness, to feel isolated from people around one, to see little or nothing left to hang on to, arouses striving to restore one's ties or to re-establish new bearings.... If new self-identity with others is not actualized, if the person must continue to flounder about in search of it despite his resort to all kinds of measures (realistic or unrealistic) and can see nothing but a dead end to further effort, the last resort may be suicide, as conceptualised by Durkheim (1951).

Thus, reference group theory applied here would predict that widows, because of the loss of stable ties resulting from the death of their spouses, would be the least able to make decisions. Indeed during the interviews it was commonly observed that widows were very rigid and inflexible in their attitudes, so much so that some appeared to fail altogether to absorb the information they were given about their entitlement. It

was as if they had closed themselves off from the world. Many directly confirmed the final observation quoted above, stating that they wished that they had died with their husbands and that they had little interest in the world. Their indecisiveness was very commonly expressed as "Oh, I just don't know what I'm going to do".

Conversely, because their referents were intact, married couples would be the most able to make decisions, and single persons (who one might infer to be relatively independent of referents) would also be more able to make decisions. Therefore, a stated perception of "no difficulty managing" was interpreted as indicating the inability (and thus the unwillingness) of pensioners to enter into a decision-making process. Thus the fourth reference group hypothesis was:

Hypothesis N4

that married couples and single persons would be significantly less likely to state that they were having no difficulty making ends meet than widows.

Cognitive Dissonance - The second area of theory drawn upon is Festinger's (1957) theory of cognitive dissonance. This theory states that individuals are always seeking consistent knowledge about themselves

and their environment, desiring that all aspects of their circumstances have the same implications for their behaviour. When two co-existing perceptions have opposing behavioural implications, the consequent state of conflict is termed cognitive dissonance. Festinger's theory states that people are motivated to reduce this dissonance either by modifying one or both of these perceptions, or by taking action.

Cognitive dissonance theory is applicable here in two ways. First, as they grow older, many pensioners become more concerned with family and spiritual issues and with their health and less concerned with the affairs of the world, undergoing a type of social disengagement as outlined by Cumming and Henry (1961). The behavioural implication of this tendency to introspection is disengagement from society; in opposition to this is the need to take action implied by a perception of having some difficulty managing. Therefore, as long as the two perceptions co-exist, the individual will experience cognitive dissonance. It is therefore arguable that pensioners who express no difficulty making ends meet will have lowered their perceptions of difficulty managing in order to avoid having to take action. It is directly in line with this to suggest that these pensioners have also inflated their sense of satisfaction with the value of their rebates. Having thus freed themselves from the worry of

peripheral issues such as income maintenance, they could then concentrate on issues which they believed to be of cardinal importance.

Neither the longitudinal data nor the direct measures of pensioners' levels of concern with their health and mobility needed to test this hypothesis fully are available. However, one can use measures of their states of health and mobility to test the following hypothesis, which should be considered more exploratory than formal:

Hypothesis N5

that pensioners who perceived no difficulty managing would be significantly older, less healthy, less mobile and more satisfied with the amounts of their rebates than pensioners who perceived some difficulty.

Secondly and alternatively, it can be argued that the crucial behavioural implication of perceiving some difficulty managing is not the general issue of participating in the world, but the specific act of applying for supplementary benefit. Here cognitive dissonance theory would posit that the pensioners who perceived no difficulty managing were people so negative about the application procedure that they would have done anything to avoid applying. The simplest resolution of this situation would be for them

to alter their perceptions of the amount of difficulty.
If this hypothesis were true, one would expect:

Hypothesis N6

that pensioners who perceived no difficulty managing would be significantly more negative in their feelings about applying than pensioners who perceived some difficulty.

Reference group and cognitive dissonance theories have provided the six main hypotheses, but there is a seventh. Perhaps the most obvious and simplest hypothesis is that pensioners' perceptions of difficulty stem from characteristics of their circumstances such as the perceived balance between their income and expenses and whether or not they have any work pensions or non-dependents living in. The last hypothesis therefore was:

Hypothesis N7

that pensioners who perceived no difficulty would perceive a significantly smaller discrepancy between their income and expenses and would be significantly more likely to have work pensions and non-dependents living in than pensioners who perceived some difficulty.

The Utility Hypotheses

Four hypotheses were set out regarding the origins

of pensioners' perceptions of utility. These were essentially hypotheses about differences between the group who perceived no utility and the group who perceived some utility, after having filtered out the "no need" group. The four specific hypotheses were:

Hypothesis U1

that the two groups would differ significantly in the average number of items cut down on or given up due to reduced income;

Hypothesis U2

that the two groups would differ significantly in the average level of negative feelings expressed about having cut down on or given up these items;

Hypothesis U3

that "more essential" items (such as food, clothing and fuel) would better differentiate the two groups than would "less essential" items (such as luxuries and presents for the grandchildren);

Hypothesis U4

that the two groups would differ significantly in the average amounts by which

they would be better off on supplementary pensions.

5.4 Time Frame

The full study ran from April 1980 to March 1982. Table 5.4A sets out the time frame.

5.5 Interviewers

It was very clear that even with a vastly more efficient sampling frame than was used in the feasibility study, it would be necessary to hire interviewers for the full study. Thus, five experienced interviewers were selected from a pool of nearly two hundred applicants in December 1980. All five had had some previous experience interviewing the elderly, although the nature of their contact varied considerably. Two interviewers had worked for the Scottish Special Housing Association, and one of these had also worked, first as a CO and then as an EO, in the DHSS for three years. The third interviewer was a professional freelance journalist, the fourth a clinical psychologist, and the fifth a Social Survey Division interviewer.

Each interviewer attended two separate one-and-a-half-day training sessions on the use of the screening and research interviews. These were organised

Table 5.4A. Time Frame

1. Preparatory period for revising and piloting screening and research interview schedules; re-designing sampling frame; staff holidays.	April to August 1980
2. Selection of owner-occupier sample.	August
3. Production of screening interview schedules; selection of interviewers; selection of council and private tenant cases; preparation of training programme for interviewers; preparation of invitation letter in consultation with and launch of letter by Edinburgh Housing Department.	September-December
4. Final format and production of research interview schedules; training programme on screening interview for interviewers; arranging appointments with pensioners.	January 1981
5. Conduct screening interviews.	February to March
6. Training on research interview schedules and preparation of interim report; conduct research interviews.	March to April
7. Data preparation; interviewers writing profiles.	May
8. Interviewers follow up cases to assess behaviour and intentions.	Late June
9. DHSS Local Office staff collect "hard" criterion data on claiming.	July
10. Data preparation, data analysis, preparation of final report.	August 1981 to March 1982

and conducted by the author. In order to ensure high reliability of responses from pensioners over the course of three interviews, it was thought best that each interviewer be responsible for his or her "own" group of pensioners. Four of the five interviewers were women, two aged 40, one 50, and one 28. The male interviewer was 28.

5.6 Methods

5.6.1 Sampling

The Sampling Frame

The sampling frame used in the full study was based upon two feasibility study findings: (1) that 65% of those eligible non-claimants who were receiving rebates worth amounts in excess of 50% of their rent and/or rates would be better off on supplementary pensions; (2) that of 30 eligible non-claimants who were also eligible for rebates, 29 were claiming their rebate entitlement. Thus, it appeared that, at least in the Edinburgh area, research should concentrate on locating "better off" cases; this required the design of an inferential technique for locating such cases using a "50% rebate" criterion as the first step in the sampling frame. The most significant advantage of such an approach would be that it avoided relying upon the DHSS computer staff (ADP Newcastle) and could be conducted relatively swiftly and entirely at a local

level using records held by the City of Edinburgh District Council Housing Department.

However, this technique potentially excluded two types of eligible non-claimants: (1) non-householders (who, according to official statistics, comprise 5% of all eligible non-claimants), and (2) householders eligible for yet not claiming rebates (whom the author estimated to comprise about 2% of Edinburgh eligible non-claimants). Considerable effort was directed towards obtaining sub-samples of these two types of ENC's. The most promising strategy was to draw a sample from the list of Non-Contributory Retirement Pension (NCRP) recipients held by ADP Newcastle. The NCRP is awarded to pensioners who never obtained an NIP on the basis of their own or their spouse's contributions; because it is worth only 60% of the NIP basic rate, and is thus worth substantially less than the SB needs allowances for either householders or non-householders, it was expected that the proportion of ENC's amongst NCRP recipients would be rather large. However, since NCRP recipients comprise only a fraction of all pensioners, it was planned to over-sample heavily in this category. Thus, the sampling frame was designed to include householders receiving rebates greater than 50% (located from Edinburgh Housing Department records), NCRP householders eligible for both benefits and receiving neither, and NCRP non-householders (both

located from DHSS ADP Newcastle records).

The second feasibility study finding suggested that the number of NIP householders eligible for both benefits but receiving neither was so small that it would take about 370 interviews to find less than 10 such people. This group, regrettably, was excluded from the sample.

Throughout the planning stages of the research the author was very concerned to obtain the sample of NCRP non-householders. However, ADP Newcastle stated that in order to locate a sample of 50 NCRP cases, about half the computer file for Edinburgh would have to be examined, and they had not received permission to do so. Although some consideration was given to the idea of requesting DHSS Local Office staff to do a manual search, this idea was abandoned due to the industrial action by civil servants. Therefore, there was no alternative but to exclude from the research the sample of non-householders.

A summary of the sampling frame as executed appears as Table 5.61A. As this table implies, at no point did the author examine any records, and at no point was the name or address of any person unwilling to be interviewed revealed to him. Copies of letters of invitation from the Edinburgh Housing Department appear as Appendix B1.

Table 5.61A: Sampling Frame for Rebate Recipients

1. Research team produced set of instructions, based on random numbers, for the selection of cases from Edinburgh Housing Department rebate records.
2. EHD staff, following those instructions, chose cases from their files and collected the following information:
 - a. Whether or not the case was a pensioner. If it was not, then it was returned to the file and the next nominated case was examined;
 - b. If it was a pensioner, whether or not the net rebate was greater than 50%. If it was not, the case was returned to the file and the next nominated case was examined;
 - c. If the net rebate was greater than 50%, then the name and address of the pensioner were recorded, and the case was returned to the file.
3. EHD eliminated from list of pensioners with rebates greater than 50% the names of those pensioners who participated in the feasibility study.
4. EHD wrote to pensioners with rebates greater than 50% to request their consent to be interviewed under an 'opting out' procedure.
5. EHD passed list of names of pensioners who did not 'opt out' to research team.
6. Research team carried out screening interviews with those who did not opt out, and located those eligible for yet not claiming supplementary pensions.

Table 5.61B shows the expected and actual numbers of cases involved at various stages of the sampling frame. The expected numbers at each stage were inferred from local authority and feasibility study statistics. As can be seen, the sampling frame was very accurate in locating eligible tenants, but substantially less accurate in locating eligible owner-occupiers. This was because the feasibility study eligibility statistics were no longer completely valid. Eligible non-claiming owner-occupiers in the feasibility study were substantially more likely than were tenants to have capital in excess of £2000; thus the £2000 cut-off point introduced in November 1980 had a differential effect across tenures, rendering ineligible proportionately more owner-occupiers than tenants.

The main requirement in designing this sampling frame was that the research sample should include sufficient numbers of eligible non-claimants within each tenure category such that the author could place some confidence in generalisations made from these samples. This means that the ratio of such individuals across tenure categories in the obtained sample did not correspond to national estimates based upon the Family Expenditure Survey. In discussing the representativeness of the assessed sample, results will be discussed separately for each tenure category.

Table 5.61B. Sampling Frame: Expected and Actual Numbers

Tenure Category	No. Cases Searched by EHD	No. Invited to partici- pate	No. Assessed		No. Eligible	
			EXP	ACT	EXP	ACT
Owner	500	262	209	113	92	73
Council	607	223	268	97	96	50
Private	372	223	214	97	99	50
All Tenures	1479	708	691	307	287	173
						123

The overall response rate (the number successfully and completely interviewed divided by the total number invited) was about 42%. This is roughly the same as the response rate in the feasibility study, although it was substantially lower than was expected. The causes of this relatively low response rate are discussed further below.

The Screening Interview

Upon receiving the lists of 421 names and addresses of those who did not opt out in response to the letter of invitation from the EHD, the author reorganised the addresses by postal area, assigned interviewers to each area, and wrote to each of the 421 suggesting an appointment. Copies of these letters appear as Appendix B2. The response rates at successive steps in the sampling procedure are shown in Table 5.61C.

In total, 307 pensioners' homes were visited, with 287 complete assessments being made by the five interviewers. Of these pensioners, 87% were contacted on the first attempt, 8% on the second, 3% on the third, and about 2% required four or more attempts to contact. Interviewers were generally instructed not to make exceptional efforts to contact people who had not been contacted by the fourth attempt. The shortest assessment interview was conducted in 30 minutes; the

Table 5.61C. Progressive Attrition in Sampling Frame

Stage	No. Excluded	Remaining No.	%
Invited by EHD		691	100
Refused EHD Invitation	270	421	61
421 written to by Research team:			
Refused by letter	8	413	60
Refused by phone	56	357	52
Refused on doorstep	17	340	49
Died	7	333	48
Could not be contacted	43	290	42
Subjects willing but unable to help	3	287	41
COMPLETED INTERVIEWS		287	41

longest took one and three-quarter hours; the average was 65 minutes.

As in the feasibility study, the full study screening interviews were primarily geared towards locating eligible non-claimants, and the research interviews towards taking the measures necessary to predict ENC's future claiming behaviour. However, the full study screening interviews (please see Appendix B3) also included very important sections on respondents' histories of claiming rebates, measures of their differential perceptions of rebates and supplementary pensions, and several measures of their perceptions of "need". The second half of the screening interview therefore comprised the post-hoc survey. A general guide to the content of the screening interview appears as Table 5.61D.

This historical and attitudinal information was collected in the following fashion: at the end of the financial section, which usually took about 25 minutes, interviewers inquired about pensioners' rebates, how long they had had them, what had led them to claim, and the like. This was followed by some questions designed to see if they had considered supplementary pensions as an alternative at the time they applied for their rebates, and if not, why not. This time of previous application was used as a focal point for inquiring about their differential perceptions of rebates and

Table 5.61D. Screening Interview Format

I. Demographic and Financial Information

Employment status, age, health, marital status, household composition, housing tenure, amenities, services included in gross rent, rent, rates, feu duty, subletting, rent rebates/allowances, rate rebates, difficulty heating house, mobility, wages, pensions, Mobility or Attendance Allowance, ranges in which capital falls.

II. History of Claiming Rebates

Years on rebates, initial knowledge of scheme, first perception of eligibility, circumstances leading to claim, difficulty involved deciding to claim.

III. Differential Perceptions of Both Benefits

At time of rebate claim, salience of SB and advantages and disadvantages of applying for rebates and SB. Measures of satisfaction with benefits varied with tenure as below:

COUNCIL TENANTS AND OWNER-OCCUPIERS

Satisfaction with rebates as low cash flow form of managing and potential satisfaction with high cash flow style implied by SB.

PRIVATE TENANTS ONLY

Satisfaction with frequency and timing of rent allowance payment, potential satisfaction with weekly SB payments and with having to save over a period of weeks to meet rent payments.

ALL TENURES

Satisfaction with Local Authority as source of rebates, potential satisfaction with DHSS as source of assistance, satisfaction with current amount of rebate, overall satisfaction with form, amount and source of rebates.

IV. Perceptions of Need

Degree of difficulty making ends meet, perception of current relationship between income and expenses, success in current managing as compared to own past, success in current managing as compared to pensioners of the previous generation.

supplementary pensions.

In the next section of the screening interview, interviewers asked a series of questions dealing with the contrasting attributes of supplementary pensions and rebates. These questions were designed to assess pensioners' current satisfaction with the amount, form, source, and frequency of "payment" of their rebates in contrast to their potential satisfaction with the form, source and frequency of payment of supplementary pensions. Interviewers presented the questions from the perspective that the amount of supplementary pension in this hypothetical situation would be worth the same as their rebates, and that only their salient characteristics would differ.

Interviewers then ended the screening interviews by asking about: (1) how difficult pensioners found it to make ends meet; (2) the relationship between their income and their expenses; (3) how well they managed currently as compared to some point in their past; and (4) how well they managed currently compared to pensioners of the previous generation whom they had known (such as parents, aunts, uncles).

Representativeness of the Assessed Sample

It must be borne in mind that the sub-sample of ENC's included in the initial sample excluded from the outset (i) non-householders and householders eligible

for both benefits but receiving neither and (ii) householders potentially better off on supplementary pensions but whose rebates were worth less than 50% of their housing costs. Therefore, any test of representativeness at this level is merely a test of how well the sub-sample of 287 interviewed pensioners represented the entire sample of 691, all of whom were householders whose rebates were worth an amount in excess of 50% of their housing costs at some point between August and November 1980.

In March 1981, after the screening interviews were completed, the author generated a list of code numbers of the 134 pensioners who had not opted out in response to the EHD letter but whom interviewers had not been able to interview. A previous arrangement to collect anonymised follow-up information on all non-participants had been agreed, but in the interim, the records of rate rebate recipients had been transferred from Edinburgh District to Lothian Region. As a result, separate negotiations to obtain the co-operation of the Region had to be undertaken at a very late date. Once co-operation was obtained, the code numbers of council and private tenants were sent to the EHD, and the code numbers of owner-occupiers were sent to Lothian Region. These lists, along with the lists of code numbers of those who had opted out, were used to identify each case not assessed by the

research team. These two offices collected and anonymised the following information on each of the cases: postal area, sex, marital status, presence of blindness in the head of household (HOH) unit, presence of any occupants other than the HOH unit, whether six-monthly interest on savings and investments was above or below £105 (a rough guide to the value of their capital), and whether the pensioner received a National Insurance Pension, an Attendance Allowance, a Mobility Allowance or other private income (such as a work pension).

A series of Chi-squared analyses was performed on the data, and, in general, the results of these analyses indicated that the assessed and unassessed samples were very similar in terms of the limited information available. However, the sample of those assessed over-represented private tenants and under-represented council tenants, although not to a significant degree in statistical terms (Chi-squared = 2.25, df = 1, ns).

Taking each tenure category on its own, the following biases were observed:

For Owner-Occupiers, non-dependents were over-represented in the households of non-participants by a factor of 2.8 (Chi-squared = 7.96, df=1, $p < .005$);

For Council Tenants, sickness and disability

was noticeably more common amongst non-participants than participants, although this relationship was neither significant nor strong (Chi-squared = 2.25, df=1,ns);

For Private Tenants, persons with private income in addition to interest on capital were over-represented amongst participants (Chi-squared =4.12, $p<.05$). This relationship was not a function of the relatively poorer health of non-participants; the Chi-squared between health and extra income was not significant.

A detailed description of these analyses appears as Appendix B4.

Description of the Eligible Non-Claimants

Data collected in the screening interviews was also used to develop a profile of the demographic, financial and health characteristics of the 123 ENC's. In terms of employment, only four heads of households and one spouse were employed, and their mean weekly income after the £4 disregard was £7.11. In terms of health, 60% of council tenants reported some difficulty getting out and about; the corresponding percentages for owner-occupiers and private tenants were 19% and 45% respectively. In terms of marital status, over half the sample were widows, three-tenths were married couples and one-tenth were single women. In terms of household composition, only council tenants reported having any non-dependents living in; this was, in part, a by-product of the recent changes in the SB assessment procedure.

Considering sources and amounts of income, nearly 30% had at least one extra pension, their average weekly values ranging from £4.60 for council and private tenants to £3.45 for owner-occupiers. Of all single people, widows had the smallest National Insurance Pensions (£27.77, only 62 pence above the basic rate). In terms of age, the average age was 72.9 years; owner-occupiers were the oldest at 74.5 years, followed by private tenants (73.8) and council tenants (71.4). By marital status, widowed men were the oldest (77.2); unmarried women were the youngest (72.0).

The mean amount potentially better off on supplementary pensions (including entitlement to additional requirements) was £3.16, council tenants being potentially better off by £3.42 per week, owner-occupiers by £3.23 and private tenants by £2.82. By marital status, widowed women were potentially better off by the most (£3.38) and widowed men the least (£2.48). By age, the eldest group for whom reliable estimates can be made (the 80 to 85 years olds) were potentially better off by the most (£3.82) and the youngest (60 to 65 year olds) were potentially better off by the least (£2.82); this relationship between age and amount potentially better off is not direct. The less mobile were potentially better off by more (£3.41) than the mobile (£2.97), and those with non-dependents living in were potentially better off by

nearly £2.00 more than those without non-dependents living in.

A full description of the sample of 123 eligible non-claimants appears as Appendix B5.

5.62 Design (Please see Figures 5.62A and 5.62B)

The design used in the full study comprised three stages, an assessment stage and two research stages. In the assessment stage all willing and able pensioners identified by the sampling frame were assessed using the screening interviews described above. At the beginning of Research Stage I, eligible non-claimants were assigned to three groups in the approximate ratio of 2:1:1 as shown in Figure 5.62A.

During this stage, Group A members were informed by letter of their eligibility (and of the amount due, to the nearest 10p), and within seven days were given the research interview about their attitudes towards claiming. Group B members were also informed by letter of their entitlement but were not interviewed immediately; the contrast in claiming rates between these two groups would indicate the effect which the research interview had upon claiming. Group C was neither informed nor interviewed during this stage. The contrast between claiming rates of Groups C and B would indicate the effects of knowledge of the amount of entitlement on claiming. Research Stage I represents

Figure 5.62A. Design of Research Stage I

Group	Size	Informed?	Research Int?	Behaviour Criterion?
A	58	YES	YES	YES
B	33	YES	NO	YES
C	32	NO	NO	YES

Figure 5.62B. Design of Research Stage II

Group	Size	Informed?	Research Int?	Behaviour Criterion?
A	51	---	---	YES
B	26	---	YES	YES
C	24	YES	YES	YES

the field experiment embedded in the full study. Appendix B6 contains copies of the letters used to inform pensioners of their entitlement.

Figure 5.62B presents the design of Research Stage II. Here it was intended to bring into line the treatments given to Groups B and C with those given to Group A in the first stage. This standardisation was performed to enable the author later to pool the cases from all three groups when looking at the attitudinal factors which best differentiated claimants and non-claimants within the longitudinal study (the third embedded study). Thus, Group A members received no further intervention, and Group B members received the research interview about 6 weeks after they were informed of their eligibility. Group C now received treatment identical to that given to Group A in Stage I, namely, they were informed and given the research interview within a week of being informed. The numbers in each group at this stage were less than at Research Stage I since some of the pensioners in Groups B and C could not be given research interviews.

At the end of Research Stage II, the ineligible pensioners were informed that they were ineligible and why (copies of the letters used appear in Appendix B6). Thus, by this point, the author had fulfilled his ethical obligations to inform all pensioners of their eligibility status, a point which had dominated

discussion with the DHSS.

A Note on Timing and Randomness

Figures 5.62A and 5.62B represent the conceptual designs which were followed. They imply that, for instance, the interviewers spoke with all Group A members, did nothing for 7 weeks, and then interviewed members of Groups B and C. Such an approach, in strict scientific terms, would have been correct, as it would have held constant the effects of any concurrent social changes outwith the research, such as publicity on social security, civil service strikes, massive increases in rates and rent, etc. However, it was impossible to engage first-rate interviewers on this intermittent basis and concessions had to be made.

In order to standardise the length of Research Stage I for all respondents while simultaneously fully engaging the interviewers, the author used the following procedure: (1) eligible non-claimants were assigned to groups on the basis of the dates upon which they were assessed, Group C comprising the first quarter of ENC's identified in early February, Group B comprising the second quarter identified in mid- to late February, and Group A comprising the most recently interviewed. (2) The groups were treated in the following way: A was interviewed first, C second, and B last. Thus the time that it took to interview Groups A

and C created the 6 weeks between the members of Group B being informed and being interviewed, and kept the interviewers fully employed over the period of the fieldwork. The net effect of this was twofold: (i) although the length of Research Stage I was virtually the same for members of each group, it was not the same time period; (ii) ENC's were systematically, rather than randomly, assigned to the three experimental groups. This effectively created the possibility that any differences in claiming behaviour might have been due not to the experimental treatment, but to some difference in the characteristics of the groups. One can only speculate that different (yet overlapping) time periods might have had some effect on the claiming rates of groups; however, the similarity of these groups in terms of composition can be checked, and the results of this exercise are presented in Chapter 6.

5.63 The Research Interview: Technique and Measures

Upon completion of the assessment stage, the interviewers attempted to re-interview as many of the 123 ENC's as possible in the order determined by the design. In the event, 22 pensioners could not be re-interviewed, and a further nine were re-interviewed although they had applied either just before or soon after their screening interviews. Table 5.63A gives the explanations for not interviewing these 22 pensioners. Thus, there were only 92 pensioners used in the

Table 5.63A. Attrition at Research Stages

Total number ENC's identified	123
Refused	5
Unable-ill health	7
Away or on holiday	5
Couldn't be contacted	5
Total number given research interviews	101

longitudinal study testing the threshold model. However, because the nature of the field experiment design did not necessitate re-interviewing some pensioners, the total available for that design was 114.

About one week prior to their research interviews, the eligible pensioners were informed of the amounts of their entitlement to within 10p. They were then given the research interview, and their behaviour during the following seven weeks was monitored. This comprised the longitudinal study, the third embedded study. The research interview had the format shown in Table 5.63B. Its contents, and the interviewing technique employed, are fully described below. A copy of the full study research interview schedule appears as Appendix B7.

The first section of each interview comprised a series of checks for changes in household composition, income and expenses, and employment status. Changes in perceptions of need were also measured, using two of the five-point scales employed in the screening interview. These were the "degree of difficulty making ends meet" and the "balance of income and expenses". The first of these measures corresponds to the main conceptual variable of Perceived Need. If any changes had occurred, interviewers probed as to the causes of the changes.

Table 5.63B. Research Interview Format

-
- I. Checks for changes in household composition, income and expenses employment, and perceptions of need;
 - II. Detailed family tree;
 - III. Assessment of specific needs;
 - IV. Assessment of perceived utility of supplementary pensions;
 - V. Expectations and feelings about details of application procedure (including trade-off against rebates) and about significant referent finding out;
 - VI. Criterion measure: likelihood of applying for SB;
 - VII. Feelings about family as an alternative source of assistance.
-

Since the feasibility study had indicated that expectations and feelings about significant referents finding out were critical in determining the behaviour of stable deciders, considerable importance was attached to identifying the significant referent. This was to be accomplished by eliciting a detailed family tree. In the second section, interviewers recorded the numbers of, the employment of, the location of and the frequency of contact with siblings, children and favourite nieces and nephews. In addition, similar information was also sought about their best friends, and about their relationships with their neighbours. The interviewer then inquired as to which of these individuals (if any) the respondent was particularly close to or trusted as a confidant. The family tree was placed near the beginning of the interview in the hope that it would allow a gentle re-warming of the relationship between the interviewers and their pensioners, thus avoiding the problems anticipated in attempting to discuss needs and attitudes towards supplementary pensions.

In the third section, pensioners were asked what items or commodities they had cut down on or given up over the past few years because they could no longer afford them. After eliciting these items, interviewers then rated how the respondents felt about having to do without each of them. The ratings were made on

seven-point scales ranging from "very unhappy" (-3) to "very happy" (+3). At the analysis stage, the items mentioned were classified into nine categories. These measures were included to provide greater detail on the specific needs of eligible non-claimants, and to allow an exploration of the relationship between their feelings about their needs and their propensity to claim.

In the fourth section, interviewers reminded the respondents of the estimated amounts of their entitlement, and rated their perceptions of the utility of the benefit to meet their needs. This rating, which corresponded to the conceptual variable of Perceived Utility, was introduced by the question: "Thinking about that sum of money, how far would it go towards meeting the costs of the expenses we've just talked about?" The pensioners' responses were rated on a five-point scale ranging from "No use at all" (0) to "Cover them completely" (4).

At this stage interviewers also sought to find out what the pensioners' initial reactions were to learning of their eligibility, and whether they had subsequently made any moves towards applying.

The fifth section elicited pensioners' Expectations and Feelings about applying, and formed the bulk of the remainder of the research interview.

Here the interviewers systematically informed the respondents of the certain outcomes of applying and measured the strength of their expectations that the remaining outcomes would follow applying. Their feelings about all these outcomes were also rated. Table 5.63C summarises the expectations and feelings measured. "Implied" means that the strength of the expectation was assumed to be held constant for all individuals since it was certain that applying led to the outcome. Where the strength of the expectation was variable from person to person, such as in the case of the expectation that applying would lead to the significant referent finding out, it was measured.

The first measures taken in this section were of the strength of pensioners' expectations that supplementary pensions and rebates represented charity. Respondents were asked to indicate to what extent both benefits were mixtures of "right and charity", ranging from "its definitely charity" at one pole of a five-point scale to "its definitely a right" at the other pole. However, due to an unfortunate oversight, the corresponding measures of pensioners' feelings about the importance of the issue of "entitlement versus charity" were not measured. This means that although a contrast for each individual in their perceptions of the "rights" status of the benefits is available, these measures may not differentiate

Table 5.63C. Outcomes for Which Expectations and Feelings were Assessed

Expectation Measurement Status	Outcome or Expectation	Feeling Measurement Status
Measured	Social security is charity	Not Measured
Measured	Rebates are charity	Not Measured
	APPLYING LEADS TO:	
Implied	Direct involvement with the DHSS	Measured
Implied	An official interview	Measured
Implied	Talking with official	Measured
Measured	Having interview at home	Measured
Measured	Having interview at office	Measured
Implied	Being around other claimants at office	Measured
Implied	Answering questions about income, savings, health, clothing, income from family.	Measured
Implied	Verifying information	Measured
Measured	Significant referent finding out	Measured
Implied	Giving up the rebate	Measured

claimants and non-claimants since it is not known how important these issues are to each individual.

The second level of questioning moved quickly on to the concrete outcomes of applying. The first of the measures taken was of feelings about direct involvement with the DHSS. It was anticipated that this general feeling would be important in predicting behaviour, but when taken alone would not account for it. Thus interviewers also explored and measured feelings towards the outcomes which were thought to explain feelings about direct involvement with the DHSS. These outcomes were having an official interview, talking with an official, answering specific questions and verifying resources and expenses in the means-test interview. Although interviewers presented these outcomes as being certain to follow applying, most of the pensioners seemed already to be aware of what an application entailed. Pensioners' feelings about these outcomes were then measured. Since they have a choice as to where to have the official interview, pensioners were first asked where they would prefer to have the interview, and how they would feel about having it (a) at the preferred site and (b) at the alternative site. Interviewers also measured pensioners' feelings about other claimants at the DHSS office, assuming that if they went to the office there would be other claimants there.

The last three measures covered two issues which were found to be very important in the feasibility study. These were (1) their expectations and feelings about their significant referent finding out if they were to make an application (both measured), and (2) their feelings about having to give up their rebates in exchange for the supplementary pension.

All the measures of expectations were taken on five-point probability scales ranging from "nil probability" (0) to "certainty" (1.0). Measures of feelings were taken on seven-point scales ranging from "very undesirable" (-3) to "very desirable" (+3). The combined ratings of expectations and feelings corresponds to the VIE component of the theoretical model. To accommodate the views of those pensioners who had applied prior to the research interview, and for whom the interview would be a record of their experiences rather than expectations, the margin of the schedule was reserved for questions about their experiences. These questions were parallel to those asked of non-claimants.

The sixth section comprised a criterion measure of intention to apply. Interviewers here presented to respondents a card which had six statements expressing increasing levels of probability of applying ranging from "I definitely will not" (1) to "I definitely will"

(6). Respondents were asked to study the card and to choose the statement which best summarised their answer to the question:

Considering the way you feel and are managing at the moment, how likely is it that you will apply for social security sometime in the next month or so?

This section also included a question designed to elicit pensioners' perceptions of any non-volitional factors in their situations which might prevent them from going out and claiming immediately. This measure corresponded to the main conceptual variable of Perceived Stability of the Situation.

The final section of the schedule dealt with providing a context for their views about supplementary benefit. The first task was for the respondents to rank order each of seven alternative strategies for making ends meet, including getting a part-time job, applying for supplementary benefit, taking in a lodger, asking the family for help, staying on the rebate and doing nothing else, and cutting down further on expenses. The second part of this section dealt with respondents' families. Two questions were asked about pensioners' expectations that their families would be willing to help out if they were asked and that they would be able to help out if they were asked; a third question was asked about how they would feel if their families were

able to help them out. As above, the expectations were rated on five-point scales and the feelings on seven-point scales.

The research interviews averaged one hour and forty-five minutes in length. The longest was three hours and fifteen minutes, and the shortest was forty-five minutes.

5.64 The Criterion Measures

In a sense the criterion measures constituted the most important measures taken in the study. Without them there would have been no standards against which to compare the predictive measures, and without them the data collected about attitudes towards applying would have been pointless. Thus the author thought very carefully about the nature and timing of the criterion measures. The two measures which it was decided to collect at the end of the day were: (1) pensioners' intentions to apply as expressed at the end of the research interview, measured on a seven-point scale ranging from "definitely won't" (0) to "definitely will" (6); (2) their actual behaviour within the seven weeks following their research interviews (a dichotomous scale).

In order to assess claiming behaviour during the seven-week claiming period, it was planned that DHSS local office staff would assist by indicating whether

or not each respondent had claimed during the period, and the date of their application if they had applied. However, it appeared that local office co-operation would again fail to materialise, and to guarantee at least some hard criterion measure, the interviewers saw each of their pensioners again after the seven-week waiting period. This had the added advantage of allowing a cross-check against DHSS records in the event that the promised aid did appear.

The follow-up interview schedule appears as Appendix B8. The information collected included whether or not the person had applied, any steps they had taken towards applying, their intentions to apply, and the approximate date and outcome of their application. The definition of having claimed or having applied was "having made contact with the DHSS in writing, by phone or in person to investigate the possibility of entitlement to a supplementary pension".

The length of the waiting period was also a very important consideration. The arguments in favour of a longer period (up to three months) were that such a period would have given individuals sufficient time for their current situations to resolve themselves (such as settling down to new rent and rates charges), to come to a better assessment of their needs, and to work through the implications of their eligibility to SB. Arguments for a shorter period were theoretical rather

than practical -- the shorter the period the less likely it was that changes in external circumstances would occur which would invalidate the relationship between measures of their attitudes and their behaviour. At the end of the day, neither set of considerations was important in deciding the length of the criterion period. The decision was ultimately made on practical grounds. Because it seemed unlikely that DHSS local office co-operation would actually materialise, the follow-up information had to be collected by the interviewers. Their services could not be engaged beyond early summer, and thus the waiting period was reduced from three to just under two months.

In the event, DHSS local office co-operation did materialise, albeit very late in the day. Using the form shown in Appendix B9, the local offices provided the author with the following information: the date of claim (if any), the outcome of the assessment, and the amount of entitlement.

6.0 Full Study Findings: Part I

6.1 Introduction

Chapters 6 and 7 contain the main findings of the full study. Although these findings could have been presented in a variety of ways, it was thought most appropriate to adhere to some sort of chronological order in presentation. Thus, as a background to their current perceptions, expectations and feelings about applying for supplementary pensions, the results of the post-hoc survey of pensioners' attitudes towards and experiences of claiming rebates are presented in Section 6.2. Section 6.3 contains the results of the field experiment, and Section 6.4 the first half of the findings relating to the threshold model. Because the majority of the analyses were non-experimental, this section is longer than it might have been had the author been able to employ the traditional "hypotheses - results - discussion" format. This has, therefore, necessitated setting forth the remaining findings in Chapter 7. Chapter 7 comprises a detailed examination of the correlates of the key factors of NEED and UTIL; it also contains the findings of an alternative analysis using the same data.

6.2 The Post-Hoc Survey

Although it will be seen at the discussion stage

that this survey provides useful background information, it was thought that a detailed presentation of these data would be peripheral to the main thrust of the thesis. For the reader who is interested, Appendix B10 provides a complete account of the findings of the survey. The appropriate tables are referred to using the shorthand (B10, Table __).

Histories of Claiming Rebates

Five issues were discussed including (1) the length of time pensioners had been on rebates, (2) how they came to find out about rebates, (3) how they came to perceive themselves to be eligible, (4) what circumstances led them to claim rebates, and (5) how much difficulty they had deciding to apply.

Of the entire sample, nearly 60% had been receiving rebates for at least five years, and over 90% for at least two years (B10, Table 1). Although 14% did not know or could not remember how they came to find out about the scheme, 37% learned about it through advertising, and 45% learned about it from other people. The remaining 4% were not involved in the decisions to apply for their rebates. Advertising was the most important source for council tenants, accounting for 50% of their responses; other people were the most important sources for private tenants and owner-occupiers (52%) (B10, Table 2). In terms of how

they came to perceive themselves to be eligible, 10% stated that they arrived at this conclusion by comparing themselves with other pensioners in similar circumstances, 11% that a friend or relative had suggested it, 54% that it was as a direct result of a substantial drop in income or increase in expenses, and 15% stated that they applied on the off-chance, never perceiving themselves to be eligible with any certainty. The remaining 10% comprised individuals who gave other explanations, who could not remember, or who had not been involved in the decision to apply for their rebates. Owner-occupiers were over twice as likely to apply on the off-chance as were council or private tenants (28% as opposed to 13% and 9%) (B10, Table 3).

Seventy-one per cent (71%) of the sample stated that it was a change in the balance of their income and expenses which had catalysed them to claim (B10, Table 4). For 47% this event was retirement, for 14% it was the death of their spouse, and for 10% it was increased housing costs. In general, only just over a fifth (22%) had any difficulty deciding to claim; the proportion who felt at least a bit sensitive about applying varied dramatically as a function of tenure, with 40% of owner-occupiers, 27% of private tenants and a mere 8% of council tenants having expressed some ambivalence (B10, Table 5).

Perceived Advantages and Disadvantages of Rebates and Supplementary Pensions

Excepting a small proportion, all of these pensioners had taken part in the decisions to apply for their rebates. It was clearly relevant to examine why they had opted for rebates rather than for supplementary benefit at the time they initially applied for their rebates. Therefore, their explanations were elicited in terms of what they had believed would be the advantages and disadvantages of both benefits at that time.

Of the 107 who stated what they had believed would be the advantages of rebates, 91% thought the advantage would be financial, and 10% thought it would be the convenience of the form of the rebate (B10, Table 6). Only ten pensioners anticipated any disadvantages with rebates; six of these were frustrated by continuous correspondence with the local authority.

Turning to supplementary pensions, 90% (109) did not even consider these as an alternative when they were thinking of applying for their rebates. This figure for private sector pensioners was 96% whereas it was 82% for council tenants. Of the 9% who did think about applying, not one went as far as to test the system by actually applying. Two of the pensioners had actually transferred from supplementary pensions and

they comprise the remaining 1%.

Reasons given by the 109 for not applying (B10, Table 7) included basic ignorance of the benefit (11%), perceptions of ineligibility (15%), perceptions that they would be better off on rebates (10%), no reason given (1%), and feelings about applying and about the outcomes of applying (63%). Of the 66 who constituted the last category, the main reasons given (B10, Table 8) were pride, charity or independence (62%), low utility (52%), invasions of privacy (23%), negative perceptions of claimants (17%) and negative feelings about DHSS officers (10%).

Only about one-third (30%) of the pensioners expected any advantages to supplementary pensions prior to applying for their rebates. One-fifth of this group thought that supplementary benefit might have been worth more to them; the expected advantage for the remaining four-fifths was the automatic entitlement to other benefits made possible by receipt of supplementary benefit.

Levels and Predictors of Satisfaction with Rebates

Turning to pensioners' current attitudes to both benefits, interviewers discussed with them their satisfaction with the amount, form, source, and frequency of payment of their rebates as well as their potential satisfaction with the form, source and

frequency of supplementary pensions. A measure of pensioners' overall satisfaction with their rebates was also taken. These data were used in two ways.

First, the distribution of overall satisfaction was analysed (B10, Table 9). Over the entire sample, only 5% expressed even slight dissatisfaction with their rebates, 9% were ambivalent, and 86% expressed substantial satisfaction with their rebates. Secondly, in predicting overall satisfaction, multiple regression analyses were used to assess the importance of measures (a) of satisfaction with rebate form, amount, source and frequency and (b) of potential satisfaction with supplementary benefit form, source and frequency. The regression analyses revealed that pensioners' satisfaction with the amounts of their rebates was consistently the most powerful predictor of their overall satisfaction with their rebates. Depending upon the tenure, this measure alone accounted for between 46% and 59% of the variance in overall satisfaction (B10, Tables 10-13). Other predictors of overall satisfaction varied by housing tenure.

Satisfaction with the Contrasting Features of Rebates and Supplementary Pensions

The previous regression analyses determined the strength of the relationships between overall satisfaction with rebates and various other measures of

satisfaction. Here, the data were used again, but this time analysed in terms of the distributions of types of satisfaction. Taking owner-occupiers and council tenants combined (B10, Table 14), over 90% expressed substantial satisfaction with the low cash-flow style of managing implied by rebates and over 75% expressed substantial dissatisfaction with the prospect of managing on the high cash-flow style implied by supplementary pensions (B10, Table 15). Over 80% expressed some satisfaction with receiving benefit from the local authority (B10, Table 17), and 37% expressed some potential dissatisfaction with receiving benefit from the DHSS (B10, Table 18). Most of the private tenants received their rent allowances quarterly, thus it was no surprise that 90% were satisfied with the frequency of their allowances and that 89% would be substantially dissatisfied with receiving the benefit on a weekly basis (as would be the case with supplementary pensions) (B10, Table 16). Unlike owner-occupiers and council tenants, private tenants were much more likely to look upon the DHSS as the source of benefit in a favourable light; the issue for private tenants was more a matter of getting enough benefit than of its source. Over all tenures combined, 78% expressed positive satisfaction with the amounts of their rebates (B10, Table 19).

Perceptions of Need

The four measures of perceptions of need taken at the end of the screening interview were used (1) to explore the hypothesis that satisfaction with the amount of rebates was inversely related to perceptions of need (e.g. as need increased, satisfaction decreased) and (2) to present a general description of the levels of need perceived by the sample. The results of exploring the first hypothesis appear in Table 6.2A. These results clearly show that, for all tenures combined, all measures of perceived need were strongly and significantly associated with satisfaction with the amount of rebate in the expected direction. In terms of levels of perceived need, the following was observed: (a) about a third (33%) expressed no difficulty making ends meet (B10, Table 21); (b) nearly half (45%) indicated that their income and expenses were about equal, while only 18% indicated that their income was less than their expenses (B10, Table 22); (c) nearly half (48%) were finding it at least a bit more difficult to manage than in the past (B10, Table 23); (d) 88% perceived that they were at least a bit better off than pensioners of the previous generation (B10, Table 24).

Table 6.2A. Relationship between Satisfaction with Amount of Rebate and Four Measures of Perceived Need

TENURE	M E A S U R E S			
	1. Degree of Difficulty	2. Income and Expenses	3. Own Past Situation	4. Previous Generation
Owner	r=-0.34 n=25 p<.05	r=0.22 n=25 p<.15	r=0.27 n=25 p<.10	r=-0.02 n=25 p<.46
Council	r=-0.19 n=50 p<.10	r=0.25 n=50 p<.04	r=0.20 n=50 p<.08	r=0.31 n=50 p<.02
Private	r=-0.45 n=44 p<.002	r=0.58 n=44 p<.001	r=0.47 n=44 p<.002	r=0.08 n=43 p<.32
All Tenures	r=-0.31 n=119 p<.001	r=0.38 n=119 p<.001	r=0.33 n=119 p<.001	r=0.17 n=118 p<.04

* Correlation coefficients in the first column are inverted because the scale values for this measure were inverted.

Summary

The following main points emerged from the post-hoc survey: (1) the majority of pensioners had been receiving rebates for fairly long periods, having been catalysed to claim them by drops in income or increases in expenses around retirement or after the death of a spouse; (2) at the time they applied for their rebates, 90% did not even consider applying for supplementary pensions as an alternative, two-thirds of these because of their negative feelings and expectations about the outcomes of applying; (3) the vast majority (86%) were very satisfied with their rebates, and their overall satisfaction was determined by their satisfaction with the value of their rebates; (4) of owner-occupiers and council tenants, 90% were satisfied with the low cash-flow style of managing implied by rebates and with receiving benefit from the local authority whereas over 75% were dissatisfied with the prospect of managing on the high cash-flow style implied by supplementary benefit and 38% were dissatisfied with the prospect of receiving benefit from the DHSS; (5) of private tenants, 90% were satisfied with the frequency of their rent allowance payments (mainly quarterly) and the same percentage were dissatisfied with the prospect of receiving benefit weekly; (6) pensioners' perceptions of the levels of their needs were strongly related to their satisfaction with their rebates, and in absolute terms the majority of pensioners expressed little difficulty

managing to make ends meet.

6.3 The Field Experiment

Figure 6.3A represents the design of the field experiment. It is a modification of Figure 5.62A.

The behaviour of all individuals was monitored over a seven-week waiting period (from the date of research interview for Group A, the date of being informed for Group B, and from the date of screening interview for Group C); differences in the proportions claiming during these periods would reveal the precise effects which providing knowledge of eligibility and of the application procedure would have upon catalysing claiming. In the event, seven of the Group A members were not given research interviews. Two had applied very soon after their screening interviews, and five were not available for a second interview. Thus the size of Group A was reduced to 51.

Table 6.3B shows the effects of the experimental treatments upon claiming within the seven-week period.

Fisher's Exact Probability Test (Siegel, 1956) was used to assess the significance of the effects upon claiming of the influences taken separately and combined. The exact probabilities of finding the observed distributions of claimants and non-claimants (a) between Groups A and B was $p=.230$, (b) between

Figure 6.3A. Field Experiment Design

Experimental Group	Assessment Interview Results	Inform of Eligibility by Letter	Inform of Application Procedure In Person	Record Claiming After 7 Weeks
A (n=56)	Eligible	X	X <--7 weeks--> X	
B (n=33)	Eligible	X <-----7 weeks-----> X		
C (n=32)	Eligible<-----7 weeks-----> X			

Table 6.3B. Impact of Intervention upon Claiming

GROUP	PERCENTAGE CLAIMING	NUMBER CLAIMING
A	15.6%	8
B	12.1%	4
C	9.4%	3
ALL GROUPS	12.9%	15

Groups B and C was $p=.291$, and (c) between Groups A and C was $p=.196$. These tests indicated that, although the differences were in the predicted direction, neither the individual nor the combined effects upon claiming of being informed of their eligibility and of discussing applying were significant.

Due to the practical factors discussed in Section 5.62, the assignment of individuals to each of the groups was not completely random. In order to ensure that there were no significant differences amongst groups which may have influenced the proportions claiming, the groups were compared on the following variables: DHSS local office catchment area, type of tenure, marital status, health, mobility, household composition, difficulty heating the house, overall satisfaction with rebates and satisfaction with the amount, age of the HOH, proportion which rebates formed of total housing costs, number of years in receipt of rebates, difficulty deciding to apply for rebates and perceptions of supplementary benefit (as charity, as possessing no utility, of claimants being undesirable people, of the procedure being an invasion of privacy, of the officers' personalities, of families', friends' and neighbours' expected reactions).

Chi-squared analyses between the values of these variables and the groups were conducted; the groups, with two exceptions, were found to be exceptionally

similar and well-balanced. The first exception was the DHSS area in which the group members resided - the distribution of area by group was not random, but this was a by-product of the distribution of the interviewing workload across interviewers. A test of the importance of this systematic bias revealed that DHSS area was not significantly related to claiming behaviour (Chi-squared = 8.69, df = 4, ns). The second difference between groups which was significant was that of the number of years the pensioners had been in receipt of their rebates (Chi-squared = 9.24, df=3, $p < .05$). Group A over-represented people who had been receiving rebates for less than 5 years; Group B was correctly balanced; Group C under-represented people who had been in receipt of rebates for less than 5 years. Although the groups were not balanced in this respect, the bias did not seem to be serious since a Chi-squared test between number of years in receipt of rebates and claiming demonstrated absolutely no relationship.

The three groups of eligible non-claimants were also compared on the variables of the weekly values of their rent, rates, rebates, state and occupational pensions, total income, etc., and no significant differences were found.

It is possible that any difference between Groups A and B might have been due not to the fact that Group

A was interviewed whereas Group B was not, but to the possibility that the amount to which members of both groups were told that they were entitled differed. To demonstrate that this was not the case, the author compared the mean amounts of their entitlement; for Group A this was £3.20, and for Group B this was £3.11. There was obviously no significant difference.

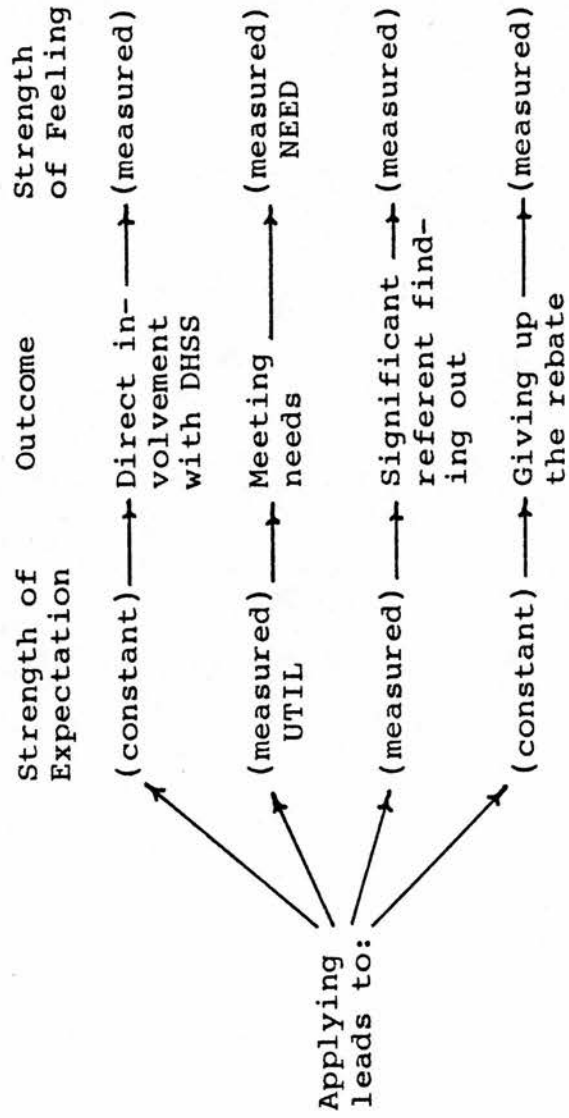
6.4 The Longitudinal Study

6.41 Composition of the VIE Component

Previous VIE research has suggested that the optimum number of outcomes for predictive purposes should be less than ten (Leon, 1979). However, there remains the question of which outcomes to use, especially when there is a considerable number from which to choose. The consensus is that the outcomes chosen should be those which are salient to the individuals under study. The feasibility study suggested that the optimal number of outcomes was small (only four) and that applying seemingly revolved around the four issues of feelings about the DHSS, about rebates, about significant referents finding out, and about having needs met. It was thus thought, but not explicitly hypothesised, that a simple VIE model represented by Figure 6.41A might be one of the best predictors of behaviour.

In this conceptualisation, there are no

Figure 6.41A. Conceptual Structure of VIE Component



instrumentalities, only expectancies and valences. The expectancies are the subjective probabilities that applying leads to direct involvement with the DHSS, having needs met, the significant referent finding out, and giving up the rebate. The valences are the feelings attached to each of these outcomes. Because they are known by these pensioners to be certain to follow applying, the expectancies for direct involvement with the DHSS and giving up the rebate are set at 1.0; the expectancy for having needs met is represented by the unrestricted scale used for measuring perceived utility; the corresponding valence is the inverse of the amount of difficulty experienced making ends meet.

In order to determine which combination of expectancy-valence variables contained the most salient outcomes, nearly 30 alternative VIE formulations were constructed, and the resulting scores correlated with behaviour. The results of tests of 15 of these combinations appear in Table 6.41A.

As can be seen from Table 6.41A, EV1 is the best VIE combination in terms of the prediction of behaviour across all subjects. It is also noteworthy that, although the composition of the VIE component may change, in twelve of the fifteen cases the correlation for the stable deciders is stronger than that for the non-deciders and unstable deciders combined. This would suggest that the differential validity found in the

Table 6.41A. Alternative VIE Combinations: Correlations with Behaviour for Different Sub-groups

CODE	COMPOSITION	CORRELATION WITH BEHAVIOUR FOR:		
		All Subjects (N=92)	Stable Deciders (N=51)	Non-Stable Deciders (N=41)
EV1	E1V1+E2V2+V3+V4	0.400	0.509	0.134
EV2	E2V2+V3 TO V7	0.355	0.451	0.201
EV3	E2V2+V4 TO V7	0.310	0.385	0.189
EV4	V3+V4	0.353	0.467	0.213
EV5	E2V2+V5	0.246	0.308	0.113
EV6	E1V1	0.341	0.265	0.410
EV7	E2V2+V3	0.335	0.493	0.048
EV8	V3+V7	0.355	0.464	0.180
EV9	E2V2+V3+V4+V8	0.366	0.501	0.129
EV10	E2V2+V3+V4	0.353	0.484	0.118
EV11	E1V1+V4	0.307	0.317	0.218
EV12	V6 TO V12	0.007	-0.028	0.089
EV13	E2V2+E3+V5	0.223	0.330	0.040
EV14	E1V1+E2V2+E3+ V4 TO V14	0.056	0.019	0.123
EV15	E1V1+E2V2+V4+ (EV12/7)	0.190	0.167	0.095

KEY TO ABBREVIATIONS:

EXPECTANCY THAT APPLYING FOR SB:

- E1 leads to having needs met
 E2 leads to significant referent finding out
 E3 is synonymous with asking for charity

VALENCE ON:

- | | | | |
|----|-----------------------|-----|------------------------------|
| V1 | having needs met | V8 | having means-test interview |
| V2 | sig. ref. finding out | V9 | revealing income |
| V3 | direct involvement | V10 | revealing state of health |
| V4 | giving up rebate(s) | V11 | revealing state of clothing |
| V5 | meeting DHSS officer | V12 | revealing income from family |
| V6 | revealing savings | V13 | having interview at home |
| V7 | verifying resources | V14 | having interview at office |

pilot study is not an artefact of having failed to select outcomes salient to all subjects.

Having identified the VIE component with the most salient outcomes, the next step was to examine the interrelatedness of the expectancy and valence measures comprising the VIE component. Table 6.41B presents these intercorrelations. The results are disappointing; perceptions of utility (E1) and of need (V1) are as strongly related to each other as the total VIE score is to behaviour, expectancies of the significant referent finding out (E2) are moderately related to feelings about that person finding out (V2), and feelings about giving up the rebate (V4) are related, although only weakly, to nearly everything. The implications of these interrelationships will be discussed in Chapter 8.

6.42 Confirming the Validity of the Threshold Model

Confirming the validity of the threshold model required demonstrating (1) the validity of the model as a predictor of behaviour, (2) the empirical independence of the key variables in the model, and (3) the validity of the main deduction from the model -- that the VIE scores would better predict the behaviour of the stable deciders than any of the other sub-groups.

Table 6.42A presents the results of the

Table 6.41B. Intercorrelations between Expectancies and Valences for Stable Deciders (N = 51)

VARIABLES	E1	V1	E1V1	E2	V2	E2V2	V3	V4
E1 (UTIL)								
V1 (NEED)	.50							
E1V1	---	---						
E2	.25	.08	.14					
V2	-.03	-.01	-.09	.42				
E2V2	.04	.10	.00	---	---			
V3	.16	.14	.11	.18	.12	.18		
V4	.24	.23	.25	.29	.16	.27	.23	

+ = non-significant

* = $p < .05$ level

*** = $p < .001$ level

Note: Please see foot of Table 6.41A for key to identity of these variables.

Table 6.42A. Predictive Validity for Several Methods (N=92)

METHOD	% CORRECT PREDICTIONS	CHI-SQUARED RESULTS	DF	SIG.
THRESHOLD MODEL				
Zero Threshold	84	13.25	1	***
Optimal Threshold	90	28.33	1	***
MULTIPLICATIVE LINKAGES	87	13.85	1	***
POST-HOC MULTIVARIATE	78	17.85	1	***
ADDITIVE LINKAGES	77	17.03	1	***
VIE SCORES ONLY				
Zero Threshold	71	9.55	1	**
Optimal Threshold	85	10.22	1	**
MARITAL STATUS	—	9.72	2	*
HOUSING TENURE	—	2.31	2	+
AMOUNT BETTER OFF	51	0.15	1	+

+ = non-significant.

* = $p < .01$ ** = $p < .005$ *** = $p < .001$

within-persons analyses for predictive validity. "VIE scores only" means that only the VIE scores were used to predict the behaviour of all 92 respondents; in the "threshold model", these scores were used to predict the behaviour of only the 51 respondents who perceived some need, some utility to the benefit, and that their situations were stable. The non-claiming behaviour of the remaining 41 was predicted by their perceptions of no need, or no utility to the benefit or that their situations were unstable. Under each of these categories are two sub-categories of "zero threshold" and "optimal threshold". In the feasibility study it was found that the VIE scores best predicted behaviour when the threshold was set at zero. This was interpreted as indicating that the positive outcomes of applying need only fractionally outweigh the negative outcomes in order for a pensioner to apply. That analysis indicated that the zero threshold was also the optimal threshold, "optimal" meaning producing the strongest relationship between predicted and actual behaviour.

However, the full study analysis indicated that the two were not synonymous, and that the optimal threshold was substantially higher than in the first study. Thus, presented below are the findings for both VIE thresholds under each method. The optimal threshold was the same in both methods.

In order to contrast the predictive power of cognitive and non-cognitive variables, the effectiveness of using "marital status", "housing tenure", and "amount better off on supplementary pension" to predict behaviour is also shown. In addition, the formulations involving multiplicative and additive linkages and the post-hoc multivariate method used in the feasibility study were also used here for comparison. The continuous predictors implied by the "amount better off" and the last three methods were transformed into dichotomous predictors using the discriminant analysis technique discussed in Chapter 4.

Chi-squared tests were used to assess the strength of the relationship between predicted and actual behaviour for each method. Since the author did not formulate explicit hypotheses about the direction of relationships between behaviour and type of tenure and marital status, it would be inappropriate to present the number of correct predictions made using these two variables.

In general, these results confirmed the predictive validity of the threshold model. As expected, it provided more correct predictions of behaviour than use of VIE scores alone; the probability that the level of predictive accuracy achieved by the threshold model was due to chance was less than one in one thousand.

Behaviour was also better predicted by the two methods employing cognitive variables than by marital status, housing tenure, or amount better off.

As the second step, confirmation was sought of the feasibility study finding that the VIE scores better predicted the behaviour of the stable deciders than of the unstable deciders and of the non-deciders, and that they better predicted the behaviour of the deciders than of the non-deciders. The results of these analyses appear as Figure 6.42A.

Tests were conducted to determine the significance of the difference between these correlations. The probabilities that these differences were due to chance alone were (a) $p=.026$ ($Z=1.93$) for the difference between deciders and non-deciders, and (b) $p=.018$ ($Z=2.08$) for the difference between stable deciders and non-deciders. These results clearly confirmed the feasibility study findings that the VIE scores powerfully predicted the behaviour of the stable deciders, but predicted very poorly the behaviour of the non-deciders.

6.43 Explanations for Differential Claiming Using the Threshold Model (Please see Figure 6.43A)

Using the threshold model to interpret differential claiming, it was found that, for 37

Figure 6.42A. VIE Score-Behaviour Correlations for
Different Sub-Groups

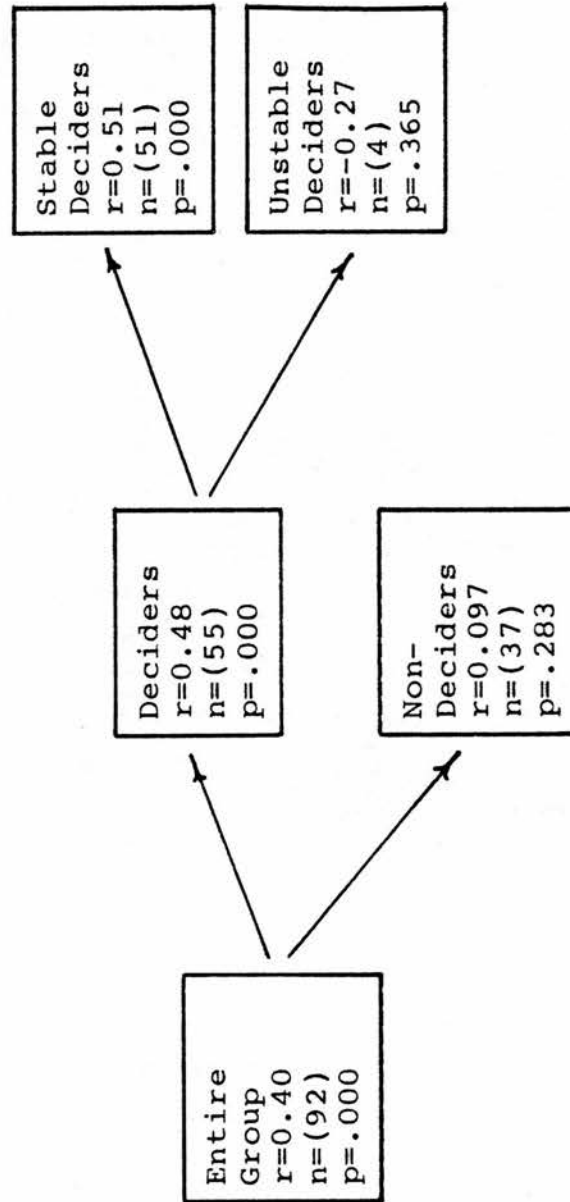
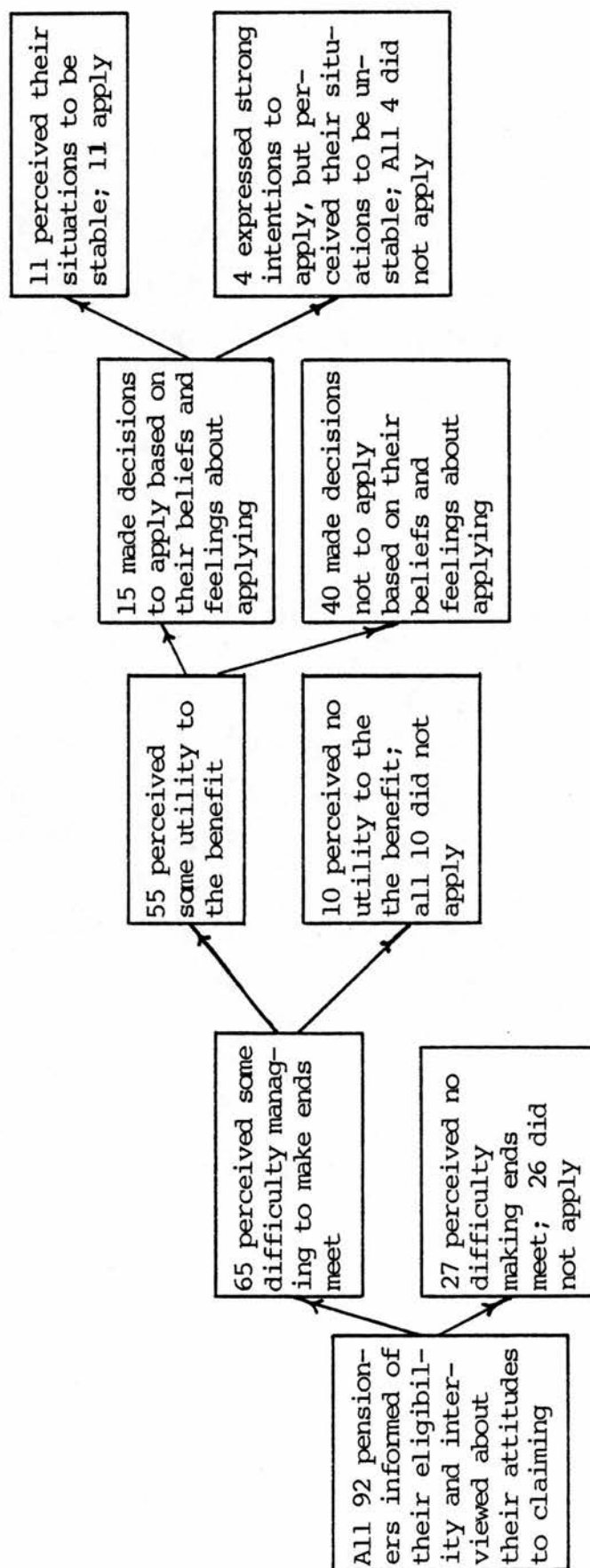


Figure 6.43A. Overview of Substantive Findings



respondents (40%), making a decision about whether or not to apply for a supplementary pension was not a salient issue. These non-decidors comprised two groups, the 27 pensioners who stated that they had no difficulty making ends meet (comprising 29% of the sample), and the 10 pensioners (11% of the sample) who had varying levels of difficulty managing but who believed that the amount of supplementary pension would be of no use towards meeting their needs. Twenty-six (26) of the 27 who perceived no need did not apply, and of the 10 who perceived no utility, none applied.

Making a decision about applying was salient for 55 respondents (60% of the sample). Of this group, 15 (16%) made decisions to apply, and 40 (44%) made decisions not to apply. It can be assumed that their decisions were based upon their expectations and feelings about applying. As was anticipated, not all fifteen who decided to apply did so. The eleven (12%) who perceived their situations to be stable did apply; all four who perceived their situations to be unstable did not apply.

As can be seen from Table 6.43A, in terms of the main steps at which the explanations for behaviour lie, there is a remarkable correspondence between the results of the two studies.

Although the reasons for non-claiming, such as

Table 6.43A. Stage at Which Explanations for Behaviour
Lie: A Comparison of Feasibility and Full Study Findings

STAGE	FEASIBILITY STUDY	FULL STUDY
Issues of applying NOT SALIENT due to:		
(a) Perceptions of NO NEED	28%	29%
(b) Perceptions of NO UTILITY	4%	11%
Issues SALIENT, decision made, and situation STABLE.	56%	56%
Issues SALIENT, tentative decision made, but situation UNSTABLE.	12%	4%

perceptions of no difficulty managing, of no utility to the benefit or of unstable situations, would appear to be self-explanatory, the VIE scores which differentiated the 40 who presumably decided not to apply and the 15 who decided to apply need to be studied in detail. This is the aim of the next section.

6.44 The Stable Deciders: Expectations and Feelings Differentiating Claimants and Non-Claimants

Although EVI was made up of four expectancy-valence products, these can be decomposed into six expectancies and valences. The aim of this section is to analyse the relationships between these six measures and behaviour, and between them and their possible determinants.

Best Predictors of Behaviour

The VIE component which best predicted behaviour comprised measures of pensioners' feelings (1) about direct involvement with the DHSS, (2) about having to give up their rebates in exchange for the supplementary pensions, (3) about having their needs met, (4) about their most important "significant referent" finding out, and measures of their expectations (5) about the extent to which the benefit would meet their needs and (6) about the likelihood that the significant referent would find out. The correlations between these six

variables and behaviour are presented in Table 6.44A. The two correlations between behaviour and the products of corresponding expectations and feelings about having needs met and significant referents finding out are also shown. (The correlations between behaviour and all the expectancy-valence variables measured appear in Appendix B11.)

As can be seen from Table 6.44A, the best predictor of pensioners' behaviour was the measure of their feelings about direct involvement with the DHSS. Their expectations about the extent to which the benefit would meet their needs were also important, but when combined with their corresponding feelings about having needs met, the products predicted behaviour not much better than did their feelings about giving up their rebates and their expectations and feelings about their significant referent finding out if they were to apply.

It was not anticipated that all these expectations and feelings would predict equally well across tenure and marital categories. Although it was believed that expectations and feelings about having needs met and feelings about direct involvement with the DHSS were very important to all groups, it was hypothesised that expectations and feelings about the significant referent finding out and feelings about giving up the rebates would be important for some groups and not for

Table 6.44A. Expectations and Feelings: Best Predictors of Behaviour (N=51)

VARIABLES	r	Significance
<hr/>		
FEELINGS ABOUT:		
1. Direct involvement	0.46	***
2. Giving up rebate	0.25	*
3. Having needs met	0.22	+
4. Significant referent finding out	0.21	+
EXPECTATIONS THAT:		
5. Receiving SP will meet needs	0.34	**
6. Applying for SP leads to significant referent finding out	0.13	+
EXPECTATION-FEELING PRODUCTS FOR OUTCOMES OF:		
Having needs met	0.26	*
Significant referent finding out	0.24	*
<hr/>		

+ = non-significant
 * = $p < .05$
 ** = $p < .01$
 *** = $p < .001$

others. The specific hypotheses were:

(i) that expectations and feelings about the significant referent finding out would predict the behaviour of single persons and widows significantly better than that of married couples, since married couples were less likely to ask for and to rely upon the opinions of others;

(ii) that feelings about giving up the rebates would predict the behaviour of private and council tenants significantly better than that of owner-occupiers since housing costs formed a much larger concern for tenants than house owners, both financially and in terms of worry.

Neither hypothesis was confirmed. Although expectations and feelings about the significant referent finding out did predict non-married persons' behaviour better ($r=0.35, n=31, p=.028$) than married persons' behaviour ($r=0.15, n=20, p=.480$), the difference between these coefficients was not significant ($Z=0.696, ns$). The same was true for the second hypothesis. Although feelings about giving up the rebate predicted the behaviour of the private and council tenants ($r=0.34, n=42, p=.013$) better than the behaviour of the owner-occupiers ($r=-0.01, n=9, p=.480$), the difference between these coefficients was not significant ($Z=1.78, ns$).

Since expectations and feelings about the significant referent finding out formed a very important part of the explanation for differential

claiming in the feasibility study, several further analyses were performed. The first was to explore who these significant referents were in terms of their generation, sex and their relationship to the respondents. The second was to determine the extent to which the relationship between the pensioners' behaviour and their expectations and feelings about the significant referent finding out varied as a function of the characteristics of the significant referent. Table 6.44B identifies the significant referents. As can be seen, over half the significant referents were members of the next youngest generation, and, over all age groups, the majority of significant referents were women.

Table 6.44C presents the correlations between feelings about the significant referent finding out and behaviour categorised by the characteristics of the significant referents. As can clearly be seen, the relationship is much stronger where the significant referent is a male rather than a female, and where he is a sibling or in-law rather than a member of the younger generation.

* * * * * *

The effectiveness of the six main expectations and feelings in predicting behaviour has been explored in detail. The next logical step is to attempt to clarify

Table 6.44B. Identity of Respondents' Significant Referents

IDENTITY	NUMBER
FAMILY: Same generation	
Sister	5
Sister-in-law	1
Brother	4
Brother-in-law	0
TOTAL	10
FAMILY: Next generation	
Daughter	17
Son	8
Neice	2
Nephew	1
TOTAL	28
FRIENDS	6
NO SIGNIFICANT REFERENT IDENTIFIED	7
TOTAL	51

Table 6.44C. Correlations between Behaviour and Feelings about Significant Referent Finding Out for Different Categories of Significant Referents.

CATEGORY OF SIGNIFICANT REFERENT	r	N	Sig.
MALES	0.55	13	*
FEMALES	0.22	25	+
SAME GENERATION	0.63	10	*
YOUNGER GENERATION	0.23	28	+

+ = Non-significant

* = $p < .05$

the attitudes which best explain these main feelings. Since feelings about direct involvement with the DHSS were clearly the most important predictors of behaviour, they are examined first.

Explanations of Feelings about Direct Involvement

In conceptual terms, pensioners' feelings about direct involvement with the DHSS could be reflecting feelings about (1) the acts involved in the application procedure, (2) other people who might be involved in the application procedure, or about (3) pensioners' views, in principle, about applying (e.g. the extent to which the benefit is perceived as being charity, etc.). Two analyses were undertaken here, (i) simple correlations between feelings about involvement and variables which represented feelings about acts, others and principles, and (ii) regression analyses against feelings about involvement using the three sets of variables as predictors.

The results of the simple correlational analyses appear in Table 6.44D. Feelings about having an interview provided by far the most powerful explanations for feelings about direct involvement; also important were pensioners' feelings about being asked about any income from their families, and about any savings, and their feelings about the type of person they expected the interviewer to be. Of lesser

Table 6.44D. Predictors of "Feelings about Direct Involvement" (N=51)

VARIABLES	r	Sig.
<hr/>		
FEELINGS ABOUT THE ACTS OF:		
1. Having an official interview	0.67	**
2. Having interview at DHSS office	0.12	+
3. Having interview at home	0.38	*
4. Being asked about savings	0.50	**
5. Being asked about income	0.19	+
6. Being asked about clothing	0.13	+
7. Being asked to verify resources	0.37	*
8. Being asked about any income from family	0.52	**
FEELINGS ABOUT OTHERS INCLUDING:		
1. The DHSS interviewer	0.45	**
2. Other claimants at office	-0.08	+
VARIABLES POSSIBLY INDICATING PRINCIPLES:		
1. Belief that SB is charity	-0.36	*
2. Belief that rebate is charity	-0.09	+
3. Feelings about DHSS as source of Supplementary Pension	0.17	+
4. Feelings about Local Authority as source of rebates	0.06	+
5. Age of head of household	0.12	+
<hr/>		

+ = non-significant

* = $p < .01$

** = $p < .001$

importance but still significant were their feelings about having the interview at home (even though nine-tenths preferred to have the interview at home), being asked in the means-test interview to provide verification of their resources and expenses, and their belief that supplementary benefit is charity. It is also noteworthy that the two variables of "feelings about other claimants at the social security office" and the "age of the head of household" were unrelated to their feelings about direct involvement with the DHSS.

The results of the regression analyses clearly indicated that feelings about the acts involved in the application procedure were the best predictors of feelings about direct involvement ($R=.737$). This was followed by feelings about others involved in the procedure ($R=.450$) and by the set of variables which it was believed partially represented their views in principle about the benefit ($R=.419$). Summaries of these analyses appear in Tables 6.44E, F, and G.

Explanations of Feelings about Giving Up the Rebate

Throughout the interview stages in both the feasibility and the full studies it was apparent that pensioners' views about their rebates formed an important part of their feelings about supplementary pensions. It was also fairly clear that there were

Table 6.44E. Feelings About Acts Involved in Application Procedure
 Regressed against Feelings about Direct Involvement (N=51)

FEELINGS ABOUT	MULTIPLE R	R SQUARE	RSQ CHANGE	SIMPLE R	BETA
Having an interview	.670	.449	.449	.670	.576
Interview at the office	.711	.506	.057	.122	.433
Interview at home	.721	.521	.014	.377	.166
Revealing savings	.726	.528	.007	.499	.191
Revealing income	.732	.536	.008	.194	-.104
Revealing clothing state	.735	.540	.004	.131	-.238
Verifying details	.736	.542	.002	.374	-.068
Revealing income from family	.737	.543	.001	.518	.041

Table 6.44F. Feelings about Others Involved in Application Procedure
 Regressed against Feelings about Direct Involvement (N=51)

FEELINGS ABOUT	MULTIPLE R	R SQUARE	RSQ CHANGE	SIMPLE R	BETA
DHSS Officers	.449	.202	.202	.449	.445
Other claimants	.450	.202	.000	-.083	.026

Table 6.44G. Measures Representing Principles Regressed
Against Feelings about Direct Involvement (N=51)

PREDICTOR VARIABLE	MULTIPLE R	R SQUARE	RSQ CHANGE	SIMPLE R	BETA
Expectation that SB is charity	.363	.132	.132	-.363	-.374
Age of HOH	.394	.155	.023	.117	.157
Potential dissatisfaction with DHSS as SB source	.412	.170	.015	.172	.111
Satisfaction with LA as source of rebates	.418	.174	.004	.059	.078
Expectation that rebates are charity	.419	.175	.000	-.090	.033

three types of explanation for these feelings, and these were related to their perceptions (1) of the convenience of the rebates coming as a reduction at source, (2) of the extent to which they believed supplementary benefit was charity, and (3) of their satisfaction with the amount of their rebates. Since these three issues were not relevant to all tenure categories, the results in Table 6.44H are presented by tenure. "NR" in Table 6.44H indicates "not relevant".

As can be seen from Table 6.44H, the best predictor of owner-occupiers' feelings about giving up their rebates was the strength of their belief that the alternative, supplementary benefit, was charity. The stronger was their belief that supplementary benefit was charity, the greater was their unwillingness to give up their rebates. Issues of convenience of form and satisfaction with the value of their rebates were more important for council tenants than were their concerns about the connotations of supplementary pensions. Since private tenants receive rent allowances as cash, the convenience of the form of the rebate was not a relevant issue for them. The best predictor of private tenants' feelings about giving up their rebates was the strength of their belief that supplementary benefit was charity. However, the relationship was inverted; the stronger their belief that supplementary benefit was charity, the less upset they were about

Table 6.44H. Best Predictors of Feelings about Giving
Up Rebates by Housing Tenure.

VARIABLES	Owner (N=9) r	Sig.	Council (N=24) r	Sig.	Private (N=18) r	Sig.
Satisfaction with rebate form	-0.28	+	-0.34	*	NR	NR
Expectation that SB is charity	-0.54	+	-0.27	+	0.38	+
Satisfaction with rebate value	-0.08	+	-0.40	*	-0.05	+

+ = non-significant

* = $p < .05$

giving up their rebates. Over all tenure categories, only satisfaction with the value of their rebates predicted pensioners' feelings about giving them up ($r=-0.23$, $n=51$, $p<.05$). This relationship was in the expected direction, indicating that the more satisfied they were with the current amounts of their rebates, the less likely they were to want to give them up.

Explanations of Feelings about Significant Referent Finding Out

Of those 44 who indicated that they had a person with whom they were particularly close and with whom they discussed confidential issues, 38 mentioned specific members of their families as their significant referents. Thus it seemed most appropriate that a search for the best explanations of feelings about the significant referent finding out should concentrate on family-related issues.

It appeared that pensioners were quite often concerned about the implications of their families finding out if they were to apply. The main implication was that their families would offer to help them, and it was thought that the pensioners' feelings could have been reflecting either of two aspects of this: (1) their feelings if their families volunteered to help them; (2) their perceptions of how able their families were to help them. In the feasibility study it was

found that the latter concept provided the best explanation; although pensioners uniformly believed their families to be willing to help out, there was a direct relationship between feelings about them finding out and their ability to help them out.

The first hypothesis, essentially implying that feelings about the family finding out were really reflections of the willingness of pensioners to accept help from their families, was not directly supported. The correlation between the two variables was $r = -0.03$ ($n = 51$, $p < .393$). The second hypothesis was not supported either. Pensioners' feelings about their families finding out were strongly but inversely related to their perceptions of the ability of their families to assist them; the more able the family was perceived to be, the unhappier the pensioners were about them finding out ($r = -0.30$, $n = 51$, $p = .015$). This would appear to support indirectly the view that pensioners generally desire to remain independent of their families.

Explanations of Feelings about Having Needs Met

It seems intuitively obvious that for pensioners who are having some difficulty managing, there should be a relationship between their level of difficulty and their claiming behaviour. However, much less obvious are the sources of their perceptions of having

difficulty managing.

As discussed in Chapter 5, prior to discussing supplementary pensions in detail with the respondents, the interviewers first noted the items, commodities and pastimes that the pensioners had either cut down on or given up recently due to lack of money. The interviewers then inquired as to the pensioners' feelings about these changes, and rated their feelings on seven-point scales ranging from "very upset" (-3) to "very pleased" (+3), with the middle point (0) summarised by the phrase "not bothered". It was thought that these measures would provide the best explanations, in conceptual terms at least, for the variation in levels of difficulty making ends meet experienced by the stable deciders. Table 6.44I presents the correlations between feelings about having cut down or given up certain items and how difficult they were finding it to manage.

As can be seen from this table, feelings about having given up going out for entertainment (such as to a club, the cinema, or to the theatre), and about having given up going on holidays and travelling, provided the best explanations of pensioners' perceptions of their levels of difficulty managing. To put the latter set of feelings into a proper context, a "holiday" was a weekend or at most a week away with friends or relatives, frequently somewhere within an

Table 6.44I. Correlations between Feelings about Having Cut Down on or Given Up Items and Difficulty Managing (N=51)

ITEM, COMMODITY OR PASTIME CUT DOWN ON OR GIVEN UP:	r	Sig.
1. Clothing	0.23	+
2. Fuel (Electricity, Gas, Coal, Oil)	0.08	+
3. Entertainment	0.44	***
4. Holidays and Travel	0.39	**
5. Food (especially meat and fresh fruit)	0.12	+
6. Luxuries (cigarettes, drink and sweets)	0.16	+
7. Presents for grandchildren	-0.14	+
8. Other items	0.13	+

+ = non-significant

** = $p < .01$ *** = $p < .001$

hour's drive of Edinburgh. What was meant by "travelling" was going by public transport to some location such as Glasgow or Kirkcaldy to see friends or relatives. None of the other sets of feelings about reductions in using fuel, buying food, buying luxuries, buying presents for the grandchildren and buying clothing correlated highly with the level of difficulty managing, although the measure of feelings about having given up buying clothing was nearly significant ($p=.057$).

7.0 Full Study Findings: Part II

7.1 Introduction

Section 6.44 contained an examination of the factors which best differentiated two types of deciders, those who decided to claim and did so and those who decided not to claim. However, the results presented in Table 6.43A showed that two-fifths of the pensioners never went as far as to make a decision which involved weighing up the consequences of applying. The main explanations why these pensioners did not make decisions and thus did not apply were (1) that they perceived no difficulty managing or (2) that they perceived some difficulty managing but no utility to a supplementary pension. Others made decisions to apply but did not do so because they perceived their situations to be unstable. Therefore, in the first half of this chapter, the author presents findings which will shed light on the factors differentiating those who perceived some need, utility or stability from those who did not.

In the second half of the chapter, the data from the longitudinal study are used in a different fashion. There are many times when an investigator wishes to know exactly what the unique effect of one or a number of independent variables is upon a dependent variable.

By using an experimental design, in which a small number of variables are manipulated while others not central to the research are controlled, these unique effects can be directly studied. A clear example of this is in the field experiment discussed previously. However, in many research situations - particularly in the social sciences - such a high level of control is not possible. It is often the case that a lot of independent variables are varying simultaneously, that it is not possible (or perhaps not acceptable) to manipulate these variables, or that there are so many variables that using a factorial design would require far more subjects than were available (disregarding completely the problems caused by the ex post facto selection procedure).

This situation accurately describes the longitudinal study, in which many cognitive variables are varying simultaneously, and in which it is difficult to be certain of the unique contribution of each variable to variation in behaviour. Regression analysis provides an alternative means of assessing the unique contributions of individual variables.

Therefore, the longitudinal study data are used in a series of regression analyses in the second half of the chapter. These analyses were undertaken as a check against the conclusions as to the importance of certain cognitive variables derived using the threshold model.

It must be stated that these analyses are not to be considered a substitute for the theoretical analysis performed above, since the two approaches are essentially very different. Rather, they should be treated as being complementary.

7.2 Differentiating Those with No Difficulty and Those with Some Difficulty Managing

This section presents the results of the tests of the seven need hypotheses set out in Section 5.3.

Hypothesis N1: Wage-earning Reference Group

Pensioners who perceived some difficulty managing perceived a significantly greater discrepancy between their pre-retirement expectations and their current circumstances than did those who perceived no difficulty ($t=4.63$, $df=89$, $p<.001$), thus confirming Hypothesis N1.

Hypothesis N2: Previous Generation Reference Group

The extent of the perceived difference between their current difficulty managing and that encountered by the previous generation of pensioners was significantly greater for pensioners who perceived no difficulty managing than for those who perceived some difficulty ($t=2.58$, $df=87$, $p=.006$), thus confirming Hypothesis N2.

Hypothesis N3: Assimilation of Expectations of Imposed Membership Group

Those who perceived no difficulty managing had been retired significantly longer than those who perceived some difficulty ($t=2.54$, $df=36.19$, $p=.008$), thus confirming Hypothesis N3. This may suggest that the difference in perceptions of degree of difficulty managing is due to changes in pensioners' expectations resulting from the gradual impact over time of the change in membership group status. However, this finding may be confounded by the fact that those who have been retired the longest are the oldest, and are pensioners of a previous generation who may always have had lower expectations than the later generation.

Hypothesis N4: Structure of Decision-Making Unit

Married couples and single persons were significantly less likely than were widows to state that they were having no difficulty managing ($\text{Chi-squared} = 14.62$, $df=2$, $p=.0007$), thus confirming Hypothesis N4. Table 7.2A presents the distribution of pensioners by marital status and perceptions of difficulty managing.

It is possible that these differences could be reflecting the relative adequacy of income maintenance provisions for single persons and married couples.

Table 7.2A. Marital Status by Level of Difficulty Managing

PERCEIVED LEVEL OF DIFFICULTY	M A R R I E D	M A R R I E D	S I N G L E	S I N G L E	W I D O W E D	W I D O W E D	T A L L	T A L L	T A L L	T A L L	T A L L	T A L L
NONE	0	5	22	27								
SOME	24	12	29	65								
TOTAL	24	17	51	92								

Disregarding entirely the fact that adequacy is not an objective evaluation but may itself be determined by differing expectations, this alternative hypothesis would contradict the author's first-hand observations that widows were much more rigid, anxious, and inflexible than non-widows.

Hypothesis N5: Cognitive Dissonance - Disengagement

Pensioners who perceived no difficulty managing were significantly more satisfied with the amounts of their rebates ($t=2.89$, $df=75.24$, $p=.0025$), and tended to be older than those who perceived some difficulty ($t=1.63$, $df=35.54$, $p=.056$). However, there were no significant differences between the two groups in terms of three measures of health and of mobility. Although there was the hint of a relationship between age and perception of difficulty managing, Hypothesis N5 was only partially confirmed. However, it must be noted that this explanatory hypothesis was the most likely to be confounded by the incomplete response rate since non-respondents tended to be less healthy and were possibly older than were respondents. Had the obtained sample represented the invited sample in terms of age and health, this hypothesis may have had stronger support.

Hypothesis N6: Cognitive Dissonance - Applying for SB

Pensioners who perceived no difficulty managing

were not significantly more negative in their feelings about applying than were pensioners who perceived some difficulty managing. Thus Hypothesis 6 was not confirmed. Seven measures were studied: pensioners' expectations that supplementary benefit was charity, and their feelings about direct involvement with the DHSS, having a means-test interview, having the official interview at home, having the official interview at the office, the DHSS officers, and about giving up their rebates. As can be seen from Table 7.2B, only two of these variables, feelings about direct involvement and about having the interview at home, came close to differentiating the two groups. Because these hypotheses were directional, one-tailed t-tests were used.[1]

Hypothesis N7: Perceptions of Current Circumstances

Pensioners who perceived no difficulty managing did perceive significantly smaller discrepancies between their income and expenses than did pensioners who perceived some difficulty ($t=5.40$, $df=64.19$, $p<.001$), but these differences were not based on objective group differences in the mean number of extra pensions (Chi-squared = 3.53, $df=2$, ns) or non-dependents (Chi-squared = 0.13, $df=1$, ns). As such, Hypothesis N7 was only partly confirmed.

Table 7.2B. Difference Between No Need and Some Need Groups
in Terms of Seven Expectations and Feelings

MEASURE	t	df	Significance

EXPECTATION THAT			
SB is charity	0.67	90	0.253
FEELINGS ABOUT			
Direct involvement	-1.58	90	0.059
Having official interview	-0.74	90	0.230
Having interview at home	-1.40	90	0.083
Having interview at office	-0.64	89.12	0.262
DHSS officers	-0.49	90	0.304
Giving up the rebate	-0.54	90	0.295

7.3 Differentiating Those Who Perceive Some Utility and Those Who Perceive None

Of the 65 pensioners who passed the first threshold of need, 10 perceived no utility to the benefit to meet their needs, and 55 perceived some utility. The further analyses attempted to discover where the sources of the differences in the perceptions of utility of benefit lay.

The Three Need-Related Hypotheses

Hypotheses U1 and U2 were unsupported. Neither (1) the number of items cut down on ($t=0.38$, $df=63$, $p=.352$) nor (2) pensioners' feelings about having cut down on these items ($t=0.55$, $df=63$, $p=.293$) differed significantly between the two groups. Taken individually, the presence or absence of specific needs mentioned by pensioners did not distinguish the two groups; the essential items were no better at distinguishing the two groups than were the non-essential items. Thus, Hypothesis U3 was also unsupported. It was amply clear that the characteristics of pensioners' perceptions of the utility of the benefit were not to be simply explained by the characteristics of their needs.

The Benefit-Related Hypothesis

Hypothesis U4 was that the average amount better

off on supplementary pensions would be significantly greater for those who perceived some utility to the benefit than for those who perceived no utility. This hypothesis was confirmed very emphatically ($t=3.34$, $df=63$, $p=.0005$), thus clearly indicating that those who perceived some utility were due significantly larger supplementary pensions than were those who perceived no utility.

In summary, it was simply the amount which they would gain from being on supplementary benefit, rather than the characteristics of their needs, which was most influential in determining whether or not pensioners perceive any utility to the benefit.

7.4 The Unstable Deciders

Figure 6.43A indicates that 55 pensioners progressed to the stage of making a decision about supplementary pensions. Of these, the threshold model implied that fifteen made decisions to apply and 40 made decisions not to apply. For four of the fifteen who decided to apply, going ahead and claiming was contingent upon certain conditions being met. It is this group of four that have been called the unstable deciders, since their acting on their decisions was conditional upon the uncertainty of their situations being resolved.

Two of the pensioner units, one a married couple

and one a widow, were waiting to see the size of their forthcoming increases in rent and rates and to see how well they could manage for a few weeks prior to claiming. One widow was in the midst of trying to decide whether or not to give up her part-time job. The remaining pensioner, a spinster, was very positive about claiming in almost every way except that she was terrified by the prospect of an official interview. This woman was waiting to find out if a young friend of hers would be available to sit with her at the official interview if she claimed. (After the criterion date, a member of the research team agreed to be at the official interview with her, she claimed, carried through with the interview, and is now some £6.50 per week better off.)

Although it must be admitted that there is a particular type of person who will always put off until tomorrow what he or she could easily have done today, there are neither the data to justify nor any cause to believe that it is a characteristic of these pensioners' personalities that prevents them from applying immediately. These conditions are real considerations which must be taken at face value towards explaining why some pensioners whom one expects to claim do not do so.

7.5 Summary of Main Findings

In Chapters 6 and 7 the author has demonstrated the validity of the threshold model and has used it to derive substantive findings about pensioners' attitudes towards applying. The main findings are summarised below, but it must be borne in mind that they apply only to pensioners who are in the "better off" situation and who are aware of their eligibility:

1. Forty percent (40%) of the sample never went as far as to weigh up the advantages and disadvantages of applying and to come to any decision. Three-quarters of these perceived no difficulty managing; the majority were widows for whom making a decision about applying was probably too demanding and who therefore avoided making such a decision. The remaining quarter made no decisions in terms of their expectations about outcomes of applying because they perceived the benefit to have no utility towards meeting their needs. Their perceptions of the usefulness of the benefit were directly related to the amount of their entitlement; the amount by which this group would be better off would have to be raised by £2.00 per week on average before it would be sufficiently useful for them to consider applying. As a general rule of thumb, any amount less than £3.25 per week was not worth considering.
2. Four percent (4%) of the sample made conditional decisions to apply when informed of their eligibility, but were prevented from claiming by the uncertainties of their situations.
3. Fifty-six percent (56%) of the sample made decisions about applying for supplementary pensions and were able to act on these decisions. The expectations and feelings about the consequences of applying which best differentiated the eleven claimants and 40 non-claimants were (in descending order of

importance): (a) feelings about direct involvement with the DHSS, (b) feelings about having to give up the rebate in exchange for the supplementary pension, (c) expectations and feelings about significant referents finding out if the pensioners applied, and (d) expectations and feelings about having needs met.

7.6 An Alternative Approach: The Regression Analyses

7.61 Variables Used for Regression Analyses

The variables chosen for the analyses which follow were limited to 36 psychological variables which could be defined as being measures of perceptions, expectations or feelings. They included six taken from the screening interview, four of which pertained to satisfaction with rebates and two of which dealt with pensioners' perceptions of need relative to their own past and to previous generations. From the research interview came the up-dated measures of need (difficulty making ends meet and balance of income and expenses), of feelings attached to nine types of items cut down on or given up, of perceived utility, of the beliefs that supplementary benefit and rebates were charity, and of feelings attached to the outcomes of applying. Since eight individuals refused to provide estimates of Perceived Utility of the benefit to meet their needs, the overall number of cases was reduced from 92 to 84.

The dependent variable in these analyses was

behaviour during the seven-week waiting period.

7.62 Method of Regression Analysis Used

A forward (stepwise) inclusion method was used wherein variables were entered into the regression equation in the order in which they explained the greatest amounts of variation in the criterion. It was specified that the regression equation should include only those ten variables which, when combined, best predicted behaviour. This specification was made because of the relationship between sample size and number of variables mentioned in Chapter 4.

Separate analyses using the same set of variables were conducted for the entire sample ($n=84$), for married couples (24), for widows (44), and others (16) and for owner-occupiers (16), council tenants (34) and private tenants (34).

7.63 Interpreting the Beta Weights

To evaluate the impact of any one of the independent variables, the Beta weights (or partial regression coefficients) are used. The beta weight indicates the influence that each independent variable has on behaviour when the other variables are held constant. Since these weights are presented in standardised units they are useful in interpreting the

individual effects of each independent variable. However, these weights are not absolute measures of importance, but have been derived in the context of controlling the other variables, nine in this case. If either the number or the nature of the variables were changed, the beta weight of any predictor relative to its fellow predictors would also change.

7.64 Results for the Entire Sample (N=84)

As can be seen from Table 7.64A, the final multiple correlation for all subjects (to be found at the bottom of the second column) stands at .653, the predictor variables accounting for 43% of the variation in the behaviour of the pensioners.

In terms of substantive findings, it was first noted that the same issues emerged as being important in this analysis as were important in the feasibility study. These key issues were, with their corresponding beta weights in parentheses, feelings about having to verify information given in the official interview (.50), feelings about being asked about savings (.46), perceptions of the utility of the supplementary pension toward making ends meet (.35), feelings about direct involvement with the DHSS (.33), feelings about having an interview (.30), perceptions of difficulty making ends meet (.25), and feelings about being asked about income (.21).

Table 7.64A. Regression Against Behaviour: All Pensioners (N=84)

PREDICTOR VARIABLE	MULTIPLE R	R SQUARE	RSQ CHANGE	SIMPLE R	BETA
Feelings:Direct Involvement	.396	.136	.136	.369	.330
Perceived Utility	.506	.256	.119	.354	.352
Satisfaction with current amount of rebate	.528	.279	.023	.092	.166
Perceived Need	.548	.300	.022	.236	.246
Feelings:revealing income	.569	.324	.024	.056	-.214
Feelings:having an official interview	.582	.338	.014	.273	.304
Feelings:having cut down on buying luxury items	.592	.351	.012	-.066	-.135
Feelings:verification	.602	.363	.012	.228	.503
Feelings:revealing savings	.643	.413	.050	.153	-.460
Feelings:being asked about income from family	.653	.426	.013	.103	-.171

Pensioners' feelings about their significant referents finding out, one of the most important variables in the feasibility study, did not appear amongst the ten most important predictors here. Also important in the feasibility study was the measure of pensioners' feelings about giving up their rebates. It did not appear amongst the ten best predictors of behaviour here, but the conceptually related construct of satisfaction with the current amount of rebate did appear (although with a relatively very low weight of .17). The remaining two variables which appeared were feelings about being asked about any income from the family (.17) and about having given up luxuries including cigarettes, alcohol and sweets (.13). This last variable was the least important of the ten in predicting behaviour.

An equally important issue is to consider the variables that could have been important but were not. Two of these were the separate measures of pensioners' beliefs that supplementary benefit and rebates were charity. Although it has some conceptual validity in explaining non-claiming, the strength of pensioners' belief that SB is charity did not appear directly to differentiate claimants and non-claimants. It is quite possible, however, that the long-held attitudes reflecting these views had influenced the respondents' views about involvement with the DHSS.

In summary, a few general points can be made. (1) Pensioners' behaviour was primarily controlled by their feelings about direct involvement with the DHSS and the short-term procedural outcomes of that involvement. (2) There was relatively little evidence to suggest that issues of principle and of other people's opinions were directly important. (3) Pensioners' perceptions of the utility of the benefit were less important than were their evaluations of the application procedure, but were substantially more important than their perceptions of difficulty managing. Perceptions of utility were generally related to the amounts by which the respondents would be better off ($r=0.38$, $n=84$, $p<.001$). (4) Generally speaking, behaviour was a function of pensioners' perceptions of the supplementary benefits scheme; their perceptions of their rebates did not relate to this behaviour as strongly as was expected.

These comments apply to the entire group of pensioners in the "better off" situation. However, there was reason to expect that there would be variations in the importance of factors across tenures and marital status. This belief was substantiated by the findings presented in the following section.

7.65 Summary of the Results for Sub-groups

1. For OWNER-OCCUPIERS (see Table 7.65A), behaviour was best predicted by the variables which reflected issues of principle (the extent to which the benefit was viewed as being a right or charity), of self-esteem and of privacy (feelings about having an interview at the DHSS office, about being with other claimants at the office). Owner-occupiers, more than the other two groups, appeared to be very conscious of other people's presence and opinions; their feelings about the significant referents finding out were also important.
2. For COUNCIL TENANTS (see Table 7.65B), behaviour was best predicted by variables which reflected their very real concern about their rebates and the implications of adopting a high cash-flow style of managing.
3. For PRIVATE TENANTS (see Table 7.65C), behaviour was best predicted by the variables which reflected their feelings about items and pastimes which they had cut down on or given up due to lack of money. Although concern about losing their rebates was important, the need-related variables were substantially more important.
4. For MARRIED COUPLES (see Table 7.65D), there was no clear characterisation, but it appeared that feelings about the application procedure, perceptions of need, and feelings about the DHSS as the source of the benefit were more important in predicting behaviour than were concerns about the utility of the benefit or about rebates.
5. For OTHERS (see Table 7.65E), behaviour was very largely predicted by perceptions of the amount of difficulty encountered making ends meet. Other variables were only of minor importance.
6. For WIDOWS (see Table 7.65F), behaviour was best predicted by variables which represented various facets of need. Concerns about rebates were important, but were overshadowed by both the number and the magnitude of the need-related variables.

Table 7.65A. Regression Against Behaviour: Owner-Occupiers (N=16)

PREDICTOR VARIABLE	MULTIPLE R	R SQUARE	RSQ CHANGE	SIMPLE R	BETA
Satisfaction:current amount of rebate	.460	.212	.212	.460	.770
Feelings:cutting down on use of fuel	.673	.453	.241	-.301	-1.043
Satisfaction:LA as source of rebate	.750	.563	.110	.301	1.465
Feelings:having inter-view at DHSS office	.795	.631	.068	.413	3.52
Feelings:Direct involvement	.837	.701	.069	.419	-.455
Expectations: SB is charity	.902	.815	.114	-.039	-.737
Feelings:other claimants at DHSS office	.934	.872	.057	.363	-3.83
Feelings:cutting down on presents for grandchildren	.957	.915	.044	.145	-1.59
Feelings:cutting down on other items	.981	.962	.047	.145	.514
Feelings:significant referent finding out	.993	.985	.023	.437	.306

Table 7.65B. Regression Against Behaviour: Council Tenants (N=34)

PREDICTOR VARIABLE	MULTIPLE R	R SQUARE	RSQ CHANGE	SIMPLE R	BETA
Feelings:Direct involvement	.490	.240	.240	.490	.309
Perceived Utility	.574	.329	.089	.381	.296
Satisfaction:current amount of rebate	.650	.423	.093	.262	.557
Feelings:giving up luxuries	.681	.464	.041	-.194	-.251
Feelings:cutting down on food	.709	.503	.039	-.080	-.300
Feelings:being asked income from family	.737	.543	.039	.128	-.364
Feelings:having an official interview	.763	.582	.039	.339	.347
Feelings:being asked about state of clothing	.782	.612	.030	.160	.320
Feelings:giving up rebate	.802	.644	.032	.261	.386
Expectations:rebates are charity	.832	.693	.048	.050	-.283

Table 7.65C. Regression Against Behaviour: Private Tenants (N=34)

PREDICTOR VARIABLE	MULTIPLE R	R SQUARE	RSQ CHANGE	SIMPLE R	BETA
Feelings:giving up holidays and travel	.445	.198	.198	-.445	-.864
Feelings:cutting down on food	.632	.400	.201	.169	.598
Feelings:Significant Referent finding out	.692	.479	.079	.391	.225
Satisfaction:overall satisfaction with rebates	.714	.510	.031	-.253	-.131
Feelings:having official interview at home	.733	.538	.027	.096	-.327
Feelings:giving up the rebate	.756	.571	.033	.356	.394
Expectations: Sig. Referent finding out	.767	.589	.017	.195	.220
Satisfaction:LA as source of rebate	.782	.612	.023	.098	-.290
Feelings:giving up luxuries	.792	.627	.015	.080	-.251
Feelings:giving up entertainment	.809	.656	.028	-.242	.228

Table 7.65D. Regression Against Behaviour: Married Couples(N=24)

PREDICTOR VARIABLE	MULTIPLE R	R SQUARE	RSQ CHANGE	SIMPLE R	BETA
Feelings:giving up the rebate	.383	.146	.146	.383	-.186
Satisfaction:DHSS as source of benefit	.514	.264	.117	.309	.776
Need:balance of income and expenses	.565	.320	.055	.159	1.100
Feelings:DHSS officers	.618	.382	.062	-.087	-.938
Feelings:having an official interview	.668	.446	.063	.220	1.188
Perceived Utility	.749	.562	.115	.290	.490
Satisfaction:current amount of rebate	.804	.647	.085	-.061	.402
Feelings:verifying financial details	.844	.713	.066	.150	-.548
Feelings:giving up luxuries	.870	.758	.044	.133	.327
Need:present relative to previous generation	.883	.780	.022	-.073	-.177

Table 7.65E. Regression Against Behaviour: Others(N=16)

PREDICTOR VARIABLE	MULTIPLE R	R SQUARE	RSQ CHANGE	SIMPLE R	BETA
Perceived Need	.790	.625	.625	.790	.889
Feelings:having interview at office	.939	.882	.256	.282	.598
Expectations:rebates are charity	.982	.966	.084	.346	.287
Feelings:having interview at home	.991	.983	.017	.053	-.071
Feelings:direct involvement	.995	.991	.008	.603	.118
Feelings:giving up the rebate	.997	.995	.003	.226	-.146
Feelings:giving up other items	.998	.997	.002	.200	.079
Perceived Utility	.999	.998	.000	.602	-.067
Feelings:given up holidays and travel	.999	.999	.001	-.489	-.048
Feelings:cutting down on fuel	.999	.999	.000	-.333	.016

Table 7.65F. Regression Against Behaviour: Widows(N=44)

PREDICTOR VARIABLE	MULTIPLE R	R SQUARE	RSQ CHANGE	SIMPLE R	BETA
Feelings:given up holidays and travel	.400	.160	.160	-.400	-.451
Feelings:given up entertainment	.516	.266	.106	.109	.704
Percieved Utility	.640	.410	.144	.350	.428
Satisfaction: LA as source of rebate	.687	.472	.061	.339	.256
Perceived Need	.726	.527	.055	.102	.558
Satisfaction:overall satisfaction with rebates	.785	.616	.088	.284	.418
Feelings:given up other items	.809	.655	.039	.075	.171
Feelings:given up luxuries	.826	.682	.027	-.280	-.193
Feelings:revealing amount of savings	.842	.709	.026	.152	-.219
Feelings:DHSS officers	.862	.742	.034	.177	.213

7.66 Summary of Regression Analyses (Table 7.66A)

Regression analysis is a statistical technique which derives standardised measures of the relative importance of variables in predicting a criterion. Since it is a statistical procedure which does not always readily lend itself to a theoretical interpretation, it is difficult to summarise the results of these analyses in a way which is conceptually meaningful. However, the author has attempted to provide in Table 7.66A a summary of the importance of various conceptual categories of variables for each of the seven groups of respondents.

Two points arise from Table 7.66A. First it is abundantly clear that different sets of variables provided the best predictions of behaviour for different groups of pensioners. This finding considerably strengthens the assumption underlying the general methodology -- that eligible non-claimants comprise an attitudinally heterogeneous group -- and also has implications for attempts to increase claiming. That the sub-groups are attitudinally heterogeneous is clearly indicated by the finding that all the regression analyses for sub-groups were much more successful than the regression analysis performed on the entire group. Second, over the entire sample, the conceptual category of variables which reflected

Table 7.66A. Summary of Level of Importance of Types of Variables in Predicting Behaviour for Each of Seven Groups

GROUP	T Y P E S O F V A R I A B L E S					
	NEED	UTILITY	PRINCIPLES	APPLICATION	INFLUENCE	REBATES
				PROCEDURE	OF OTHERS	
Owner-Occupiers (n=16)	Med	Not Import.	High	Low	High	Low
Council Tenants (n=34)	Low	Low	Low	Medium	Not Important	High
Private Tenants (n=34)	High	Not Import.	Not Important	Medium	Low	Medium
Married Couples (n=24)	High	Medium	Medium	High	Not Important	Low
Others (n=16)	High	Low	Medium	Medium	Not Important	Low
Widows (n=44)	High	Medium	Not Important	Low	Not Important	Medium
Entire Sample (n=84)	Medium	Medium	Not Important	High	Not Important	Low

pensioners' concerns about the application procedure was the most important in explaining their behaviour. It has already been seen that the threshold analysis yields a similar conclusion.

8.0 Discussion

8.1 Introduction

The full study findings give rise to many issues which could be discussed. These range from the methodological to the substantive, and from the practicalities of applied research to wider-ranging theoretical issues implied by the threshold model. Although many issues merit discussion, for the sake of brevity an attempt will be made to limit the discussion to issues directly relevant to the theoretical model and its application, while broaching a handful of the wider-ranging theoretical issues.

Thus, Section 8.2 contains a discussion of some of the methodological problems encountered in conducting the full study, and the implications of these problems for the findings. In Sections 8.3 and 8.4 the issues of predictive and differential validity are discussed. In Section 8.5, the author presents some wider theoretical issues, not in a presumptuous attempt to resolve them, but merely to admit their existence and to outline the extent of their importance. Section 8.6 contains an interpretation of several substantive findings. Chapter 9 comprises a discussion of the implications of the substantive findings for attempts to increase take-up, and summarises the conclusions of the thesis.

8.2 Methodological Problems

The aim of this section is to review the important methodological problems encountered in conducting the research and to spell out their implications for the applicability of the research findings to understanding and solving the non-claiming problem. These problems are dealt with in chronological order.

Sampling and representativeness - The overall response rate in the feasibility study, conducted during the summer of 1979, was 43%. Despite the author's belief that this low response rate was due to the letter of invitation being issued on a DHSS letterhead, using an EHD letterhead in the full study produced no improvement at all. It is important to clarify why this happened, and what are the implications of this disappointingly low response rate.

The most probable explanation for the low full study response rate was that letters of invitation went out in December 1980 and January to February 1981 during the time of year when pensioners were most likely to be experiencing poor health. Although, as mentioned above, the direct relationship between health and response rate cannot be directly shown, over half of those who opted out of the research after receiving the research team's letter arranging an appointment stated that they were doing so because of their own or

their spouse's ill health. If this observation is representative of all non-participants' situations, then there are a number of important implications.

First, the data on the characteristics of the ENC's will be distorted, the proportions eligible being under-represented (because poor health attracts larger additional requirements) and the amounts of their entitlement will not be accurate. Second, and more important from the psychologist's viewpoint, is the extent to which not gaining access to these pensioners distorts one's understanding of the problem. In this regard, any measures which one believes are directly or indirectly related to pensioners' states of health are possibly unrepresentative. The direct implications of this problem were encountered in the sixth need hypothesis, where it was suggested that pensioners' tendencies to disengage from society, as inferred by their states of health, determined their perceptions of no difficulty managing. Since statistical inference is based on the assumption that the measures involved are representative, one must tread with very considerable caution in using and interpreting the results of significance tests on such measures. Thus, it cannot be stressed too much that the results of the tests of the sixth need hypothesis are only tentative. In addition, since there is a clear prima facie case for arguing a relationship between the degree of difficulty managing

and state of health, it is possible that none of the measures of need are wholly representative, and that the results of analyses using all of them should be treated with caution.

The same logic applies to the "paradox of participation" brought up in Chapter 1. It may well be that pensioners fail to participate because they possess the very attributes that one wishes to study. In the extreme, this would mean that none of the attitudinal measures could be used with any confidence as a basis for inference. Judging by the responses of participants, this extreme is unlikely to be the case. However, because of the lack of a complete response rate, the onus is upon the author to demonstrate representativeness of these measures. Since this is impossible, the only responsible act is to point out these limitations.

The remaining caution about drawing inferences from these findings refers to the nature of the population sampled. It is probably correct to assume that the feasibility study sample was more representative of all Edinburgh ENC's because of the random sampling procedure involved. The systematic sampling frame used in the full study, because it started with only "better off" cases and aimed to obtain a sufficiently large sample rather than a fully representative one, is bound to be incompletely

representative. Although unlikely, it is theoretically possible that, for instance, non-householder ENC's or "better off" cases whose rebates are worth less than 50% of their rent and rates see applying in a different light from the pensioners studied. However, the author would suggest that, although the substance of pensioners' decision-making may differ across groups, the process by which they decide is probably fairly standard.

The field experiment - There were two methodological problems with the field experiment. The first was the author's lack of power to assign at random the respondents to the three experimental groups. In order to be economical, interviewers were responsible for their own clusters of respondents assigned to them on the basis of postal areas. They interviewed nearly all the potential ENC's in each area before moving on to the next area. Thus, since individuals were assigned to experimental groups on the basis of the date of their screening interview, this assignment procedure introduced a systematic bias in terms of the area of residence. The potential risk involved was that the author could have attributed to the experimental treatment what were in fact the results of group differences. To check on this possibility, the groups were compared; they were found to be similar except in two ways, neither of which were

related to claiming behaviour. Although the check showed the groups to be similar on available measures, the seven-week claiming period differed across groups. Therefore, differential claiming could have been the result of events which occurred during the claiming period of one group but not the others. For instance, the claiming period of Group C was between February and mid-March, Group B between late February and early April, and Group A between late March and early May. During this three-month span, a variety of significant events occurred, including the announcement of an increase of approximately 50% in rates by Lothian Region, and comparably large increases in council rents by Edinburgh District (both in early March), the implementation of these changes (early April), the distribution of a local paper carrying cut-out claim forms for supplementary benefit to all the homes in the Region (mid-April), and the civil service strike which closed the social security offices (April). Although one would tend to argue that these events had no significant effect, there is no way of evaluating the possibility that claiming was differentially influenced by these events. It is very easy to argue that the lack of significant differences between experimental groups was due to members of Groups C and B being catalysed to claim by the impending increases in rent and rates, while members of Group A were inhibited from claiming by the social security office strike. However, these

must remain conjectures which, in the absence of supporting evidence, will be treated as unproven.

The research interview - Although little mention has been made of the difficulties encountered in interviewing pensioners during the course of the research, they were, in fact, very considerable. Nowhere was this more evident than in their responses to three tasks in the research interviews. The first of these tasks was the family tree. From pensioners' willingness to discuss their families which the author encountered in the feasibility study, it was thought that building a family tree into the early stages of the research interview would be both an ideal warming-up exercise and a convenient way of identifying their significant referents. However, the author could not have been more wrong. Married couples and those single and widowed persons who had good relationships with their families were generally eager to provide this information. However, for many widows and single persons, this line of questioning brought to the surface considerable guilt, anger and despair about both living relatives with whom they had unfulfilling relationships and dead ones who had died before important problems in their relationships could be resolved. The stress upon the interviewers produced by these released emotions was in some cases nearly overwhelming; for this reason, and because the author

believed it was unethical to stir up such feelings in these people without a commitment to dealing with them, the detailed family tree was abandoned. Thus the information consistently obtained was limited to knowing which were the most important family members, and a few general details about family size.

Asking about perceptions of utility (UTIL) was the second rough patch in the research interview. Eight of the 92 pensioners refused to give an estimate of the usefulness of the amount of their supplementary pension entitlement. Their reasons for refusing were that they were not having any difficulty managing or did not need any help, and thus it was inappropriate (sometimes voiced with considerable aggravation) for them to discuss the usefulness of the benefit. Interestingly, this attitude towards answering questions is what one would predict from the insights into the process of deciding provided by the threshold model. However, missing data on such an important dimension, although consonant with the preferred model, effectively makes it very difficult to test fully any alternative model employing the same constructs.

The third major problem with the research interview was with the attempted rank-order task at the end. The aim of this task was to provide a clear idea of where applying for supplementary pensions was located in a field of other options which pensioners

could have taken to change their circumstances. It was also planned to use this ranking in a within-subjects choice test of VIE theory and the threshold model. In that test, a small number of expectancy measures were to be re-combined as a score representing the force towards asking the family to help; the rank-ordering was thought to have potential as an interim intentional criterion.

In the event, the task was a complete fiasco. As Broad (1977) had found in her attempt to encourage pensioners in a rank-ordering task, many found its purpose unclear, many could not be bothered with what they thought was just a silly game, and many (especially those who "didn't need any help") had grown exasperated by this stage and simply refused to co-operate. It was apparent that the amount of unspoiled data would have been very small; thus the task was abandoned after the first 40 research interviews.

The criterion information - In spite of the substantial effort put into guaranteeing reliable criterion information from the DHSS, cross-checking this information with the follow-up interview data turned out to be very important--local office data revealed 19 claimants while the interviewers' records revealed 23 claimants. All 19 identified by the local offices were identified by the interviewers as

claimants; four identified by one interviewer did not appear on local office records despite an additional re-check by the local office concerned. The interviewer concerned was a former DHSS official with several years' experience interviewing pensioners regarding their eligibility to SB. In three of the four cases he saw letters or pension books which proved that they had applied; in the fourth case, the respondent cited a date of application and an approximate amount of entitlement which left the interviewer with no grounds for disbelieving the respondent's claim that he had applied.

This discrepancy could have arisen from one of two general sources: the mix-ups and delays which occurred during the aftermath of the civil servants' strike, and the fact that these "unverified" claimants came from a postal area for which responsibility was spread over two DHSS offices. These are merely hypotheses, and there is still no firm explanation of the discrepancy. Since there was no reason to doubt the reliability of the interviewer's reports, the total number of claimants was accepted as having been 23. One of these had applied just before her screening interview, eight between their screening and research interviews, and two after the waiting period, thus leaving a group of 12 people who had claimed during the seven weeks following their research interviews.

* * * * *

Regardless of these methodological problems, sufficient measures of independent and dependent variables were collected to allow a test of the threshold model as well as of several alternative models. However, the amount of variance in the behavioural criterion explained by the VIE scores of the stable deciders (26%) was disappointingly weak, especially in contrast to the comparable amount explained in the feasibility study (66%). The following section examines some possible causes of this low relationship, and briefly touches upon its implications.

8.3 Predictive Validity

8.3.1 The Across-subjects Test

This discussion centres on the strength of the relationship between VIE scores and behaviour for the stable deciders only. As was discussed at length in Section 2.2, a wide variety of explanations have been offered for the only moderate correlations between predictors and criteria in VIE research. The explanations most apposite in this context include issues of which design to use, how the independent and dependent variables are chosen, and the presumed nature

of the relationship between the two sets of measures. The relevance of each of these considerations to this research problem is discussed in detail in the following sections.

Design - Since the VIE model was conceived as a within-subjects model of motivation, one might naturally expect that applying it in an across-subjects design would not be maximally effective for the following reasons. First, the outcomes used may be the most salient to the group as a whole, but may not be the most salient to each individual. Second, there is no guarantee that the meaning of each VIE dimension is the same across individuals. This is partly a problem of measurement; since the scales used in the research were Likert type, used without firm verbal anchors and without prior standardisation by normal scale construction and validation techniques, it is possible that considerable noise was introduced. Third, there is the problem of response sets discussed by Mitchell (1974). It is possible that some individuals consistently rate conservatively (e.g. using a restricted range) on scales, whereas others consistently used the scale poles, when they both "intend" similar levels of response. In a within-subjects design, the effects of response sets are controlled, at least in theory. In contrast, in an across-subjects design, the effect is to confound

prediction. All three of these topics will be familiar to students of test and questionnaire construction and validation; these problems can be solved by resorting to the nomothetic tradition, and approaching the problem of measuring motivation in VIE terms as a problem of measurement.

Such a standardisation procedure was considered at the outset of the research. This, however, was untenable because of sampling problems. The sample required to sort the pools of scale items was both inaccessible and not really capable of accomplishing such a sorting task. Thus, standardisation was ruled out. However, using interviewers to rate pensioners' responses, a significant departure from normal VIE methodology, may have partially reduced the noise introduced by the above problems. This is discussed further below.

Independent variables - Many of the fundamental criticisms of across-subjects tests of VIE theory have focused upon the character and measurement of the independent, or predictor, variables. For instance, there are the issues of how many outcomes should be used and how they should be selected, and how the variables should be measured. Concerning the number of outcomes, the author followed the advice of Leon (1979) and Fishbein and Azjen (1975) and used only four outcomes. It would thus seem that this counters any

argument that decreased validity resulted from the introduction of random variance by the use of too many outcomes.

Considering the selection of outcomes, it is often argued that the selection of non-salient outcomes is a cause of poor predictive validity. In the full study, there is every reason to believe that these outcomes were salient (across-subjects) since the outcomes were chosen on the basis of which combination of outcomes bore the strongest relationship to behaviour. It can legitimately be argued that such an approach does not guarantee including all the most important outcomes, if one's criterion of importance is the correlation between behaviour and the expectancy or valence attached to each individual outcome. However, this argument can be criticised on both empirical and theoretical grounds. Empirically, using outcomes which are all strongly related to behaviour might not be appropriate because they would control considerable criterion variance in common, thus perhaps failing to maximise predictive validity. In a sense, the adopted approach of selecting the best or most salient combination represents a compromise between the goals of conceptual understanding of the total force score and maximum predictive validity. The adopted approach was preferred because it was considered that the inclusion of variables not strongly related to

behaviour on their own would, when combined with other variables, contribute significantly to the predictability of behaviour because of the unique contribution they made. This approach was also thought to be acceptable on theoretical grounds. Extrapolating from Vroom's original definition, behaviour would be a monotonically increasing function of the force to apply (as represented by the VIE score), and force a comparable function of the combination of expectancy variables. Thus it would appear that there may be no real reason to expect that individual expectancy variables correlate with the criterion when it is, in fact, the total force score which should correlate with the criterion. (A similar line of reasoning is employed by Fishbein and Azjen (1975) with regard to using "intention" as an intermediate criterion. This will be discussed further below.) However, even though the best combination was chosen, validity may have been limited by the choice of constructs. As can be seen from Table 6.41B, feelings about giving up the rebates did correlate with nearly all the other expectancy variables.

Problems with the measurement of the expectancy variables may also have contributed somewhat to the low correlation between the predictor and criterion. Traditional VIE research uses questionnaires, and, as pointed out in Chapter 2, often relies upon the

respondent to provide both predictive and criterion information. Studies employing this approach have been seen to have higher validity coefficients (cf. Schwab, et. al., 1979), perhaps due to the standardisation of measurement in the questionnaire as well as to the common method variance (e.g. where both independent and dependent variable measures are self-reports). In the full study (and feasibility study as well), the measures were taken in an interview, which is in itself a radical departure from tradition and which may have introduced considerable noise. Also, the bulk of the pensioners' responses were rated by interviewers. This approach was used primarily because it was known that these pensioners could not cope with self-completion questionnaires; an advantage of this approach was that it standardised (at least at the level of interviewer) the ratings of most of the measures, countering the problem of response sets. However, using interviewers to make judgements and to rate responses introduced another level of variability which may have contributed to poor predictability. This hypothesis about the quality of interviewer was partly testable. The results in Table 8.3A show the behaviour - VIE score correlations for each interviewer (for the sub-sample of stable deciders), and suggest that the interviewers did not differ substantially in terms of the level of reliability of their ratings. This finding is quite surprising considering that each interviewer had a

Table 8.3A. Behaviour - VIE Score Correlations
For Each Interviewer

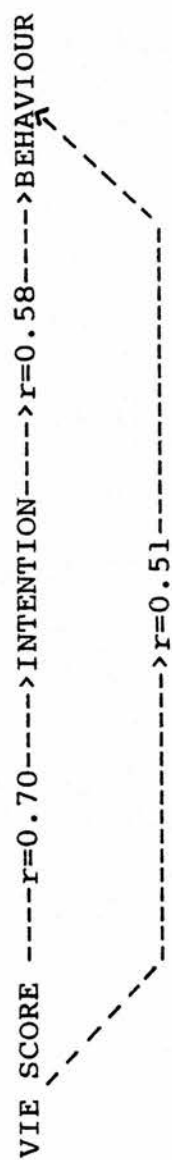
INTERVIEWER:	1	2	3	4	5	ALL
r =	0.967	0.573	0.415	0.565	0.666	0.51
N =	3	18	14	10	5	51
p =	0.082	0.006	0.070	0.044	0.074	0.000

distinctive style. However, in order to test fully this hypothesis, an inter-rater reliability design would be necessary in which the ratings of each interviewer on the same subjects were compared.

Dependent variable - The criterion used in this study was the dichotomous measure of behaviour - whether or not the pensioner claimed within the given period. The problems with gathering and validating the criterion information were discussed above. A behavioural criterion was chosen in preference to an intentional one because the initial literature review suggested that intentional criteria tended to inflate the predictive accuracy of VIE models because (1) of common method variance, and (2) they were taken simultaneously or very soon after the predictive measures. In addition, and perhaps most important, was the fact that the DHSS was definitely not interested in predicting intentions.

However, far from believing that "intention" is a problematic criterion, Fishbein and Azjen (1975) would argue that it is the most appropriate criterion for expectancy predictions. Within their scheme, beliefs and evaluations (comparable to expectancies and valences) combined would predict intention, which, in turn, should provide the best explanation for actual behaviour. Figure 8.3A shows the results of an analysis using these alternative pathways. As can be seen,

Figure 8.31A. Analysis of Predictive Validity
(after Fishbein and Azjen, 1975) (N = 51)



(N.B. All correlations are significant at the $p < .001$ level)

Fishbein and Azjen's approach is generally supported.

What are the implications of this finding that intention is a better predictor of behaviour than are VIE scores? At the risk of appearing to be rationalising six years of research, the author would make the following simple point. In theoretical and empirical terms, Fishbein and Azjen's approach is very appealing, but the fact that there are a priori arguments both for and against using an intentional criterion makes it impossible to say which approach is "best". Thus, one can choose either intention or behaviour, and argue against using the other criterion. The criterion chosen at the end of the day depends primarily upon what one believes "force scores" represent and upon the aims of the research. In this situation, the aims (to predict and explain behaviour directly from force scores) superseded other theoretical concerns, and thus behaviour was chosen as the primary criterion.

One final issue must be mentioned, and this concerns the anticipated nature of the relationship between the predictor and the criterion. A very substantial amount (if not nearly all) of the VIE research conducted, because it relies upon statistical techniques deriving from the Pearson tradition, assumes that the relationship between independent and dependent variables should be linear. Although no effort has been

made to explore this avenue of thinking, it might be worth while simply to conjecture that the relationship may be predictable but not linear, and that this would have interesting implications for interpreting the meaning of the force scores.

Finally, although the amount of variance explained in the feasibility study was substantially greater than in the full study, the level of significance was lower. This is because, holding level of significance constant, the magnitude of the correlation is inversely related to sample size. Thus, one would expect correlations for smaller samples to be greater than correlations for larger samples. A test of the significance of the difference between the two correlations on the independent samples reveals that, although the magnitudes differ very greatly, it was not likely that the two correlations represented relationships from different populations ($Z=1.687$, two-tailed, $p=.093$).

In summary, it would appear that the only moderate amount of variance explained might have been due to using a behavioural criterion instead of an intentional criterion, to measurement problems with dependent variables, and to the salience of the outcomes to pensioners. Perhaps of greatest importance, however, was the character of the subjects themselves. Considering the substantial amount of error variance

introduced by interviewing elderly working-class people with little previous experience of being interviewed, compounded by the error variance introduced by using different interviewers who, even after training, were not as certain about what they were "looking for" as was the author, it is somewhat surprising and gratifying the the VIE component predicted as well as it did.

8.32 The Within-subjects Test

This section focuses on the validity of the within-subjects predictions made by the threshold model using the entire sample. The fundamental distinction between the two approaches is that within-subjects prediction requires analysis of the proportions correctly predicted to claim or not to claim, whereas across-subjects prediction requires analyses of the strength of the relationship between the VIE scores and behaviour.

The traditional within-subjects test of expectancy theory requires separate ratings of expectancies and instrumentalities for at least two choice alternatives for each individual under study. Predictions for each subject are then made on the basis of which choice alternative was associated with the highest relative score. Thus, two individuals may have identical force scores for the same choice alternative, yet one is

predicted to choose and the other not to choose that alternative.

However, it was not possible for the author to follow the traditional design in this research because (1) the majority of pensioners had no alternatives, and (2) even if they had, the large number of outcomes related to SB which the author was required to explore precluded the detailed study of any other choice alternative. Therefore, in order to retain the within-subjects design, an absolute and internal VIE threshold had to be derived in order to predict the claiming behaviour of each individual. In the feasibility study this threshold was zero; in the full study, a series of threshold values ranging from zero upwards was set out, and the results observed. It was seen in Chapter 6 that the optimal threshold was considerably greater than zero. Although it is difficult to put a precise interpretation on this finding, it is clear that pensioners' perceptions of the positive aspects of applying must not merely outweigh their perceptions of the negative aspects, but must substantially outweigh them. This would imply for corrective measures, for instance, that any new attempts to catalyse pensioners to claim must not merely passively remove the barriers to claiming, but must actively assist them to claim. This point will be taken up again in Chapter 9.

One issue remains regarding the within-subjects analyses. In the strictest terms, this test was not a within-subjects test because it was not possible to use unique outcomes for each individual and because one standard VIE threshold was used across all individuals. It must be acknowledged that this threshold probably does vary between individuals; but in the same breath it must be stated that there were no a priori criteria for deciding differential thresholds, and that without some internal criterion, no single test of the effectiveness of the entire threshold model could have been undertaken.

8.4 Differential Validity

One of the main concepts underlying the threshold model is the concept of salience -- that making a decision should be more salient for one group of pensioners than for others. The threshold model implies that the former group comprises those who perceive some need and some utility to the supplementary pension. The proof of differential salience might possibly lie in the difference in strengths of relationships between behaviour and VIE scores for the two groups. One of the key methodological hypotheses of the research was, therefore, that the VIE - behaviour correlation would be significantly stronger for stable deciders than for non-deciders.

In the feasibility study this hypothesis was strongly supported ($Z=2.06$, one-tailed, $p=.019$); it was confirmed in the full study ($Z=2.08$, one-tailed, $p=.018$). Arnold (1982) notes, however, that these significant differences can be interpreted in either of two ways:

(a) the degree of underlying relationship between the two variables is different for the two groups; or (b) the degree of underlying relationship between the two variables is the same for the two groups, but the groups vary in terms of various extraneous sources of error such as test reliabilities, sampling error, etc. (Arnold, 1982, p. 153).

Taking the second tack, in order to demonstrate fully that differential validity exists would require knowledge of the reliability of the measures (which does not exist) and knowledge of their sampling error. Since the easiest way of minimising sampling error is to increase sample size, it is not surprising to find that:

even very large differences in correlations require formidable sample sizes to attain adequate power, and as the magnitude of differences becomes smaller, the required sample sizes become intimidating (Arnold, 1982, p. 166).

Arnold summarises his argument by noting that just finding a moderator variable is not enough. In order for a moderator to be plausible:

it cannot stand alone, but requires additional theoretical propositions regarding why the degree of relationship should vary with Z. In the absence of such a theoretical explanation, the most plausible explanation of differing degrees of relationship is in terms of differing degrees of extraneous error introduced for differing values of the moderator (Arnold, 1982, p. 170).

Without the very much larger sample necessary to increase the power of the VIE scores as a predictor, the final proof for the existence of this differential validity cannot be offered. However, unlike other research circumstances in which moderators have been derived post-hoc (cf. Hobert and Dunnette, 1967; Zedeck, 1971), the existence of these moderators was postulated a priori. Additional support for differential validity was found in two independent tests, and the effect was also observed in varying degrees in twelve of the fifteen different VIE formulations (Table 6.41A). Thus, on balance, the evidence would suggest that this is a true instance of differential validity.

From a theoretical perspective, it is interesting to note that more and more researchers are beginning to question the usefulness of VIE models in predicting the behaviour of all individuals, an approach which implies analysis for differential validity. As Mitchell (1982) observes:

the question being asked is shifting from "Is expectancy theory right or wrong?" to "When is expectancy theory right or wrong?" Some environments, some people and some circumstances are more likely to result in an expectancy-like process than others ... It seems to me that the task of future research is even somewhat broader than pointing out when or where expectancy theory is useful or not. We must develop theories which integrate all of our motivational models (p. 309).

8.5 Some Wider Theoretical Issues

Prior to discussing the substantive findings and their implications, it would seem appropriate to mention briefly four theoretical issues and to state the author's position on each.

First, there is the question of what evidence exists that pensioners actually decide. Throughout this thesis, the author has labelled groups of individuals in terms of whether or not they made decisions. In fact, the author rarely observed a decision being made, but there is ample evidence to allow him to infer that they were made. On the one hand, there is the strong empirical argument underlying the hypothesis of differential validity. On the other hand, there is the fact that, in this situation, interviewers implicitly asked pensioners to make decisions by discussing in detail with them the outcomes of applying.

The second issue is about the nature of the model. Strictly speaking, the label "process model of

deciding" implies that this is a within-subjects model derived from the detailed study of individuals' decision-making over time. It would be more correct to state that it is a within-subjects model comprising constructs observed to be important in across-subjects studies, in which the constructs have been ordered and linked along logical lines. It would be an ideal test of the veracity of this model if one were able to undertake a series of naturalistic case studies of individuals' decision-making over time.

The third issue is whether or not one believes pensioners actually weigh up expectancies, instrumentalities and valences. There can be little doubt that people use these constructs -- after all, man anticipates events, man infers relationships between events, and man values events -- but the crux of the question is not the validity of the basic constructs but the way in which they are measured and combined. In this regard, Mitchell (1982) notes:

most researchers agree that the model is not descriptive of the actual motivational process. People do not compute probabilities and values, multiply them together, add the products, and base their choice on these computations. It is far too taxing and complex a process (p.309).

However, Mitchell neither offers evidence to support this viewpoint nor offers an alternative model; in the

absence of both, the author would suggest that it is tenable to hypothesise that the model does reflect the motivational process. However, no empirical test can demonstrate that one model is conceptually more valid than another; such evidence must derive from case studies of the decision-making processes of individuals and from the construction of sound theoretical rationale for preferring one model to another. In short, a considerable amount of theoretical development work on the VIE model would appear still to be necessary.

The general applicability of the threshold model is the fourth and final issue. Although derived from and validated on two samples of pensioners, it would seem likely that the threshold model reflects a general motivational process. However, such a claim to general validity rests upon how well the threshold model (1) predicts the behaviour of other groups of non-claimants towards other benefits in other circumstances, and (2) compares with alternative models (if any can be found) in terms of both conceptual and empirical validity. To date, the threshold model has formed the foundation of two other welfare benefit studies (Corden, 1982; Ritchie and Matthews, 1982); although Corden's (1982) study of the non-claiming of Family Income Supplement provided firm evidence for the model's conceptual validity, neither study tested the model empirically.

Thus, to what extent the model is generalisable remains, by and large, an open question.

8.6 Substantive Findings

The aim of the feasibility study was to derive a theoretical model of the process of deciding; in contrast, the aims of the full study were to apply that model to derive substantive findings which could then be used to interpret the differential claiming problem in such a way as to propose solutions to that problem. Since this thesis began with the author's interest in the social problem of differential claiming, it is highly appropriate that it should end with a discussion of the implications of the findings for attempts to catalyse claiming. However, before doing so, there are several issues which deserve especial examination.

The first concerns the origins of pensioners' perceptions of need (NEED). The results of the feasibility study suggested a number of possible explanations; most of these were formulated into explicit research hypotheses for the full study. However, problems arise because the majority of the hypotheses were found to be equally tenable. For instance, it was found that those who perceived no need and those who perceived some need differed significantly in terms of: (1) their perceptions of the discrepancy between their pre-retirement expectations

and their current circumstances; (2) their perceptions of the extent to which their current circumstances exceeded the expectations which they presumably acquired from the previous generation of pensioners; (3) the presumed influence of the change of membership group over time; and (4) the structure of the decision-making unit.

It was also seen that a viable explanation for whether or not pensioners perceived any difficulty managing clearly emerged from the post-hoc survey, where it was observed that there was a strong link between NEED and pensioners' levels of satisfaction with the amount of their rebates.

From these hypotheses, two divergent explanations emerge, one based upon reference group theory and the other upon cognitive dissonance theory. The former explanation would suggest that pensioners' perceptions of no need are based upon their satisfaction with the amount of their rebates, which satisfaction is simultaneously reflected in their perceptions of being better off than their reference groups. This view would be supported by the reference group hypotheses.

The alternative explanation is that perceptions of no need are really rationalisations, the end-product of attempts to reduce the dissonance caused by the main implication of having difficulty managing -- that they

must make a decision to do something about their situation. This interpretation would be supported by the finding that widows were disproportionately more likely to say that they were having no trouble managing than were other groups (a finding which was also very clear in the MPNI study (MPNI, 1966)). In this explanation, one would explain their high satisfaction with the amount of their rebates as an end-product of dissonance reduction -- it being much the easier solution to change one's valuation of a benefit in hand than to attempt to make an important decision off one's own bat.

Unfortunately, the choice of which explanation best fits the data cannot be resolved on the basis of this empirical study for one main reason. To study the influence of reference groups and of cognitive dissonance reduction would have required experimental and longitudinal research designs. In this study, such designs could not be employed.

However, the author would suggest that the more tenable interpretation of these findings is the dissonance reduction, mainly because it squares best with experience. It was observed throughout many interviews with widows that they were extremely tense, rigid, and uncertain in the interviews, and were sometimes extremely upset about being informed that they were eligible. On many occasions they clearly

stated that they could not decide, and often they asked the interviewer to help them to decide. Although it could be argued that one of the dissonance reduction hypotheses tested found that those perceiving no difficulty were not significantly more negative in their feelings about applying than were those who perceived some difficulty, it is worth noting: (a) that this is exactly what one would expect from a successful dissonance reduction process (since, because applying was no longer held to be salient, there would be no point in harbouring negative feelings about it), and (b) that the dissonance in this case would not be evoked by the prospect of the application procedure, but by the attempt to come to a decision on one's own. Thus, it is impossible to say for certain which is the "correct" explanation. However, regardless of which interpretation is accepted, the implications for catalysing these pensioners to claim are the same -- the only way to catalyse them to claim would be to take the decision out of their hands completely, a possibility which is discussed in greater detail in Chapter 9.

The second issue requiring discussion is the discrepancy between the two studies in terms of which VIE dimensions were the most important. First, although of paramount importance in the feasibility study, pensioners' expectations and feelings about their

significant referents finding out were of substantially less importance in the full study. There is no clear explanation of this, although one might suspect that much of its lack of predictive validity stemmed from the considerable trouble experienced in attempting to elicit the significant referent, as described earlier. In addition, at several stages during the full study, it became clear that some interviewers were uncertain whether they were to be rating the pensioners' feelings or the feelings of the significant referents as perceived by the pensioners. Second, pensioners' feelings about giving up the rebates in the feasibility study were inversely related to their behaviour; in the full study they were directly related to each other, as hypothesised. Again, it is unclear why this should have been the case.

The final substantive issue to be discussed is the meaning of the regression analyses. The regression analyses were not undertaken to provide a contrast to the predictive ability of the threshold model, since the two approaches are so totally different that a direct comparison would be of limited use. Instead, they were undertaken (a) to provide a general check on the interpretation provided by the threshold model, and (b) because they were relatively easy to perform. Considering their substantial differences, one might naturally question how the regression results could be

of any use.

The answer is that they are useful in three ways. First, the fact that eight pensioners could not be included in the analyses because they were unwilling to discuss the utility of supplementary pensions implicitly supports the threshold model. This behaviour would be predicted by the model; since all of these pensioners expressed no difficulty managing, the issue of applying would not be salient to them, and therefore it would be inappropriate for them to discuss the utility of the benefit.

Second, the results clearly indicate that, for all pensioners, aspects of the application procedure provided the most powerful explanations of claiming behaviour. This strongly suggests that the main deterrants to claiming are related to the application procedure, and implies -- in parallel with the results of the threshold analyses -- that changes to the procedure must be undertaken in order to catalyse further claiming.

Third, underlying the entire research methodology is the assumption that ENC's comprise an attitudinally heterogeneous group -- that the best attitudinal predictors of pensioners' behaviour vary from group to group. The summary of the regression analyses presented in Table 7.66A substantially supports this assumption

by demonstrating clearly that the best predictors of claiming behaviour vary by type of housing tenure and by marital status. The finding that sub-groups are much more predictable than the entire group suggests that these sub-groups are attitudinally heterogeneous; this has very important implications for attempts to increase take-up. It suggests that one general approach will not be adequate for all groups of pensioners and that, short of devising a series of different marketing strategies for each group, the cheapest and most effective means of increasing take-up is to take the responsibility for deciding to claim out of pensioners' hands altogether. This issue will be discussed again in the following chapter.

9.0 Implications and Conclusions

9.1 Implications of the Research Findings

By the time the full study was commissioned, it was clear to the government that the "better off" problem was of considerable magnitude. Throughout several reports (SBC, 1978b; 1979; 1980a), the Supplementary Benefits Commission had urged the government to rationalise into one scheme the many ways of providing assistance with housing costs. The SBC envisaged:

a single scheme of housing benefit which would cover all low-income householders, whether or not they were eligible for supplementary benefit. Such a scheme would replace rate rebates, rent rebates and allowances and the rent element of supplementary benefit and, ideally, would extend to the owner-occupier the help now given to the tenant through his rent rebate or allowance. It would need to provide 100 per cent of reasonable housing costs for all supplementary benefit recipients and should do the same for others, including people in full-time work, on comparable incomes (SBC, 1978b, p. 57).

After much deliberation, DHSS ministers in July 1980 authorised consultation with local authorities regarding such a scheme (SBC, 1980b). It was envisaged that a consultative paper be made available by the autumn of 1980; this eventually appeared as the paper "Assistance with Housing Costs" in March 1981 (Scottish

Office, 1981). This paper formed the foundation for the Social Security and Housing Benefits Bill (Bill 6, 1981) put before Parliament in the autumn of 1981. However, the scheme as outlined in the consultative paper was substantially different from that desired by the SBC, apparently because of the government's concern with the reform being nil-cost (Scottish Office, 1981, para. 7). The government's plan was to:

leave with the DHSS assistance for mortgage interest and water rates currently available to supplementary benefit recipients. Reform might then build on the existing system of rebates. Where possible this would be simplified, freed of technical restrictions on eligibility and harmonised with the supplementary benefit scheme. The Government considers that the most promising scheme would have the following features - (a) Local authorities would administer the scheme for all recipients. (b) People who receive supplementary benefit would be entitled to full assistance with rent and rates. Local authorities would automatically be told by DHSS that they should apply full rebates, without further income assessment. (c) Local authorities would send out net demands for rates and council rents. In most cases there would be nothing to pay. (d) Local authorities would assess rents and pay cash allowances to private tenants (Scottish Office, 1981, para. 8).

Although nearly everyone involved has welcomed the administrative simplifications for the sake of the claimants, the so-called Unified Housing Benefits (UHB) scheme has attracted much criticism. First, local authorities, because of the lateness of regulations, have become very concerned about the feasibility of

fully implementing the scheme by April 1983 (Carvel, 1982). When it is implemented, the net increase in local authority expenditure it causes is to be reimbursed by the government. However, local authorities are very worried about what formula will be used to derive the net increase figure; being fully reimbursed is especially important when (a) local authority funds from central government come as a block grant, and (b) local authorities are under severe pressure to restrict spending. The importance of working out the formula led one director of housing to state quite bluntly: "mutual agreement on net costs will be difficult to achieve" (King, 1981). From a reformer's viewpoint, most of the advantage of concentrating housing benefit administration in one authority will be lost since, because the reform does not make water rates eligible for rebate purposes, many UHB recipients will still need to approach the DHSS for payments to meet such costs.

Second, according to some writers, the scheme will have undesirable redistributive effects (Lynes, 1980; Wicks and Bradshaw, 1982). According to Lynes, using the new assessment criteria will cause "redistribution in favour of the poor, but at the expense of the near poor" (Lynes, 1980, p.615), will exacerbate the poverty trap, and might even pave the way for a simplified SB scheme for short-term claims which would ignore

individual differences in family structure and special needs.[1]

Third, and most important, is the potential impact of the scheme upon claimants. The new scheme not only ignores altogether extra help for the owner-occupier, but may also prevent future benefit claimants from obtaining their maximum benefit entitlement. This may arise because of the following. Pensioners currently better off on supplementary pensions will, when transferred to UHB, require to claim an additional "topping up" payment from the DHSS. Although the initial transfer from SB will guarantee that these pensioners retain their extra SB, Raynsford (1981) has pointed out that the consultative paper contains the ominous sentence: "In principle, in a change like this, future losers cannot be protected" (Scottish Office, 1981, para. 10(e)). Thus, although the reform will "end doubts about which benefit is best for each claimant and make the paperwork simpler for most people" (DHSS, 1981c), it will do little towards solving the take-up problem.

Although the new take-up problem will be of a slightly different order from the old one, it would seem that the research findings would be equally relevant to both problems. Therefore, their application to both the old and the new problems are discussed below.

However, two further issues must be discussed. First, although small sample evidence (Broad, 1977; Nelson and Kerr, 1980b) suggests that the "better off" cases constitute the majority of the ENC's, it cannot be claimed with certainty that these findings represent the views of all non-claimants. Second, it is extremely important to consider the maxim post hoc ergo propter hoc. In an ideal research world, where one could experimentally manipulate the experiences underlying pensioners' expectations and feelings about benefits, one could be very confident about the causal relationships between these experiences and behaviour. However, where this is not possible, one could erroneously assume that, for instance, because pensioners' feelings about giving up their rebates co-vary with and precede their behaviour, those feelings cause their behaviour. Ideally, policy suggestions should be based upon a knowledge of causal relationships; however, such a knowledge could not be derived from the research design used. Thus, the extent to which these research findings are of value may well rest upon the claim for causality, one which cannot be substantiated.

9.11 One or the Other: The Current Better Off Problem

At the root of the "better off" problem is the fact that pensioners can be eligible for both rebates

and supplementary pensions but can receive only one. Thus the onus is upon the individual to weigh up the advantages of both benefits, commonly in the absence of any concrete information about the relative values of their respective entitlements, and to decide which benefit constitutes the best buy. The model of the process of deciding has implied that even when fully informed of the relative financial advantage to supplementary benefit, (1) 40% presumably do not even make decisions about applying, (2) a further 45% presumably decide not to apply, and (3) over a quarter of those 16% who presumably decide to apply do not do so in the short term.

In addition, the threshold model analysis would suggest that, as long as the responsibility rests with the pensioners themselves to make decisions, the following implications would hold. First, further general advertising and publicity would have virtually no effect upon catalysing applications for nearly a third of these eligible non-claimants (those who perceive no need). Such information simply would not be absorbed or retained by pensioners who perceive it to be irrelevant.

Second, a small minority (about a tenth) of non-claimants might be catalysed to consider claiming if they believed that the benefit would be more useful towards meeting their needs. Short of raising

pensioners' expectations by raising and being seen to be raising personal allowances, this group also would remain virtually unaffected by further publicity.

Third, in a situation where the onus to act remains with individual pensioners and their perceptions of the amounts they would gain remain as at present, a maximum of 60% (the stable deciders) could be potentially affected by attempts to increase claiming which involved providing information about eligibility. However, the effectiveness of these attempts would be limited by pensioners' expectations and feelings about the central and unique features of the supplementary pensions means-test procedure. Short of changing (a) the form of the assessment procedure and (b) its content, and being seen to be making such changes, intensive take-up campaigns would result in something less than a 5% increase in overall take-up rates (were, being optimistic, 20% of the eligible non-claimants to apply). Even if such changes were seen to be implemented, the results suggest that substantial proportions of pensioners would not apply because of their preference for the style of managing afforded by rebates. As was suggested previously, the fact that the optimal VIE threshold is substantially greater than zero implies that not merely must the perceived barriers to applying be removed, but pensioners must actively be assisted to apply. This leads one to

suggest that even re-vamping the means-test would not be sufficient.

Fourth, there will always be a small proportion of pensioners who will not be in a position to act upon their intentions to apply. Thus take-up will always be less than 100%, although this is not to say that it must remain at its current level.

Table 9.11 presents three plans which have arisen from the research findings and which are aimed at solving the old non-claiming problem. To distinguish these plans from those aimed at solving the new non-claiming problem, the former will be referred to as "Options" and the latter as "Plans". Based on the results of the field experiment, it would appear that further intensive advertising would probably result in only a very small increase in overall take-up rates, since an absolute maximum of only 20% of ENC's would be catalysed to claim by this approach. This is called Option A.

Option B would involve Option A in conjunction with a substantial revision of the means-test assessment procedure. The rationale for revising the procedure is clear. Pensioners' feelings about "direct involvement with the DHSS" were the strongest predictors of their behaviour; those feelings were determined by their feelings about having an official

Table 9.11. Options for Increasing Take-up
Under Current System

OPTION	DESCRIPTION	MAXIMUM TAKE-UP RATES
	Current publicity level, assessment procedures and mutually exclusive ben- efit status maintained	[2] 73%
A	Further intensive publicity	[3] 77-78%
B	Further intensive publicity plus re- vision of form and content of SB means-test	[3] 84-85%
C	Further intensive publicity plus re- vision of SB means-test plus option to claim both benefits	[3] 88-93%

interview, about having it at home, about the official interviewer, about being asked to reveal and to verify the value of their savings and income from their families, and by their belief that supplementary benefit was charity.

It is important to clarify that the emphasis in Option B is upon changing the method of means-testing and not upon discarding the means-test altogether. The findings suggest that making the SB procedure similar to the rebate application procedure might have considerable merit. This is deduced from the observations that application for rebates involves a similarly detailed assessment, but does not require: either (1) an interview (and thus neither does it require contact with an official interviewer nor an interview at home) or (2) the revelation and verification of savings and the revelation of income from families (although it does require revelation and verification of income from capital and from other sources). It was seen that these very issues were the most important in predicting the claiming behaviour of the stable deciders. If it were possible to standardise the content of the means-tests for both benefits, this would have the added advantage of allowing estimates to be made of the amount of entitlement (at the basic rate) to supplementary benefit from rebate application information. This could prevent future rebate

applicants from getting the poorer deal by choosing rebates.

Obviously, however, the impact of Option B would be limited by the salience to pensioners of the issues of applying and by their preferences for the form of rebates. Hazarding a guess, it is likely that making and publicising such changes might catalyse at most somewhat less than a 12% increase in take-up, bringing it to a maximum of 85%.

There is, however, a third option (Option C) arising from the substantive findings. Throughout the course of the research the author found many pensioners who would have appreciated having the extra money, but for whom giving up their rebates would have been too much of a risk. It was clear that if these people had been able to receive both benefits, they also would have applied for supplementary benefit. This third option, because it would be a "no risks" option in terms of giving up their rebates, might also eventually catalyse the claiming of many pensioners for whom applying formerly was not salient. This would possibly yield a further increase in overall take-up. The theoretical ceiling of each option in terms of overall take-up is summarised in Table 9.11.

The preceding discussion was presented without making reference to the Unified Housing Benefit, since

in the strictest terms, (a) the author was not in a position to evaluate it, (b) it is not primarily an attempt to increase take-up, and (c) it is not exclusively directed at pensioners who are eligible for but not claiming supplementary benefit, or, even, pensioners in general. However, as stated above, the research findings are relevant to understanding the relationship between the UHB and the non-claiming of supplementary pensions.

9.12 One and the Other: Relationship Between the UHB and the Take-Up of Supplementary Pensions

From the perspective of potential applicants, the main advantage of the UHB is that getting housing benefit will no longer involve choosing between supplementary benefit and rebates. In this scheme, the applicant will be able to receive both benefits, a "one plus one" arrangement much simpler to communicate to potential claimants and theoretically much easier for them to understand. When the first stage of the UHB scheme is implemented in November 1982, the percentages of those eligible and claiming their supplementary pensions will automatically increase; this is because many pensioners currently eligible for but not claiming SB will no longer be eligible under the scheme, resulting in a relatively smaller denominator in the take-up fraction. Those no longer eligible will be pensioners whose current rebate entitlement is less

than their current SB entitlement, and for whom both are less than their total housing costs. Thus when their rent and rates are fully covered by UHB, they will not be eligible for any additional supplementary benefit.

However, although take-up rates will be increased, substantial amounts of supplementary pension will remain unclaimed unless special efforts are made to encourage dual claiming.

The "new" group of pensioners eligible for yet not claiming supplementary pensions will comprise three sub-groups; the approach to increasing take-up should differ for each group, thus they are considered individually in addressing the question of how to facilitate their claiming under the new scheme.

First come those rebate recipients who will automatically become UHB claimants and who will also be entitled to the SB "topping up" payments described above. For the sake of convenience, they are referred to as Type X pensioners. Current and future Type X pensioners will be supplementary benefit non-claimants because their point of entry into the UHB network was the local authority. (Those Type X pensioners who entered through the Supplementary Benefits Office presumably will receive their entitlement to both benefits, although a small minority may decide that

they want only UHB.) Two opposing arguments apply to the extent to which Type X pensioners can be encouraged to apply: (1) that because the UHB will be more generous than their rebates were and thus will cause a further reduction in their housing costs, these pensioners will be even less likely than before to apply for SB; (2) that because there will no longer be any "risk" of losing their rebates involved, they will be more likely to to apply than before. Both arguments presuppose that, as before, the individual will be left alone to assess the usefulness of applying for supplementary benefit.

Rather than leaving the initiative solely with the individual, the research findings suggest that some responsibility to facilitate claiming should be taken by the new UHB offices in co-operation with the DHSS offices. This arises from the within-subjects finding that the optimal VIE threshold was substantially greater than zero, thus implying that pensioners would need active assistance in order to claim supplementary pensions. The set of plans outlined in Table 9.12 to facilitate the claiming of Type X pensioners are based on the following three observations: (1) The amounts of supplementary pension due to Type X pensioners in this study comprised almost exclusively (a) allowances for repairs and insurance for owner-occupiers, and (b) additional requirements for special diets, for extra

heating on health grounds, and for extra heating on age criteria; (2) with the possible exception of the higher rate of heating on health criteria, all of the information necessary to assess the entitlement to these allowances and additional requirements could be collected and verified by a postal procedure without necessitating any official interview; (3) some local authorities already collect the bulk of this information, and with a small amount of thoughtful preparation the remainder of it could be collected at minimum expense.

In Plan A, specially designed leaflets/claim forms could be sent to each pensioner at the commencement of the scheme or at the annual uprating (which will most likely be synonymous). Caution should be exercised as to the content of the leaflets. Great emphasis should be placed on the facts (a) that people can now receive both benefits and (b) that many pensioners who are getting all of their housing costs subsidised are particularly likely to be eligible for a bit extra on supplementary benefit. Although the evidence is only anecdotal, enough pensioners spontaneously remarked that some of the older supplementary benefit leaflets were "as clear as mud" to lead one to suggest that future leaflets should not include specific information which would allow the self-assessment of eligibility. It would be worth while to clarify briefly the

categories for which additional payments are available and their amounts. The leaflet should end with a reminder that both benefits can be claimed. The author is thoroughly convinced that previous advertising has been so successful that pensioners will continue to believe that the benefits are mutually exclusive unless direct action is taken to clarify this change. The target population for these leaflets would be mainly those with the majority of their housing costs rebated.

Plan B would involve using Plan A in tandem with efforts by the departments concerned to infer the eligibility status of individual pensioners and to inform them of their probable eligibility. Plan C would be identical to Plan B, but would involve extending the UHB application form to collect nearly all the information necessary to assess entitlement to supplementary pensions. In Plan D, as in the first three plans, the decision to claim would remain with the pensioners, but the process would be initiated by the DHSS upon the advice of the UHB office. Under Plan E, pensioners would not have to make any decisions since assessment of their entitlement to supplementary benefit would be made automatically from information on the extended UHB form, and payment of supplementary benefit would be made as a matter of course in the form of an increase to their National Insurance Pensions.

It was implied above that the limited information

necessary to assess entitlement to supplementary pensions could be collected and verified by post. Such a postal application scheme could be implemented in tandem with any of Plans A, B, C, or D above.

Obviously, none of these plans would assist in catalysing claiming by householders eligible for both UHB and supplementary benefit but not receiving either (Type Y pensioners), or non-householders eligible for but not claiming supplementary pensions (Type Z pensioners). The claiming of Type Y and Type Z pensioners might be facilitated by the changes to the assessment procedure advocated at the end of Section 9.11 under Option B. If such simplifications were made, they would pave the way for a postal application procedure for all but a few complicated pensioner cases.

* * * * *

This section has discussed the implications of the research findings for improving take-up. Inferences have also been drawn from those findings and have served as the basis for some suggestions by which the claiming of the new group of eligible non-claimants might be facilitated. These suggestions have involved two basic principles, the provision of information to potential claimants and the facilitation of their

responses.

It is the author's belief, based upon the results of the two studies, that the successful solution to the problem of non-claiming will only be achieved by a plan which combines (a) the provision of comprehensible information to the target population of pensioners for whom it is relevant with (b) changes in the assessment procedure which make claiming both more acceptable and easier. This research has suggested that the latter changes might involve modifying the content and form of the means-test, making it similar to the current rebate assessment and application procedure, and still leaving the responsibility with the individual to apply. Alternatively, these changes might involve eliminating altogether active decision-making by pensioners under a scheme where entitlement to one benefit was assessed from application information gathered for the other.

9.2 Conclusions

The aims of this thesis were (1) to construct, to validate and to confirm the validity of a model of the process of deciding whether to apply for supplementary pensions, and (2) to apply this model to explaining differential claiming in the context of attempts to catalyse claiming.

The methodological findings of the feasibility study and the first half of the full study allow one to

conclude that it is convenient and valid to consider differential claiming behaviour as being the result of pensioners' success or failure in achieving a series of cognitive thresholds in a particular order. Thus, in order to apply, a pensioner must (1) perceive at least some difficulty managing, (2) know of the existence of supplementary pensions, (3) perceive at least some likelihood of eligibility to them, (4) perceive that a supplementary pension has at least some utility for meeting her needs, (5) believe the positive outcomes of applying to outweigh the negative outcomes, and (6) be in a position to apply. Within this interpretative framework, the explanation for the non-claiming of any pensioner would lie at the first threshold not achieved.

This is not to suggest that each pensioner goes through the process of deciding in exactly this way -- it is possible that a person can have considered the outcomes of applying prior to perceiving any need, although the findings would suggest that this is unlikely. It is best if these thresholds be considered as a series of necessary preconditions, all of which must be fulfilled in order for a pensioner to apply. From a theoretical perspective, it would be extremely useful and interesting to undertake a series of case studies of individuals' decision-making over a fairly long period in order to observe the actual ordering of

stages, the time periods between them, the individual thresholds, and the factors which would catalyse persons to move on to the next stage. Such a naturalistic study, in which ideally the researcher would not intervene at all, would also allow a clearer understanding of the relationship between knowledge of the existence of the benefit and of eligibility to it and the other main factors. It was one of the limitations of the research that the study of the influence of KNOW and ELIG upon claiming behaviour effectively prevented the study of their relationship with the other main constructs. Only a longitudinal within-subjects study could reveal the extent to which the threshold model is a true account of the chronology of decision-making, or merely a (logical) heuristic device.

The confirmation of differential validity and the substantive findings have been used as the basis for proposing solutions to the problem with specific reference to present and to future benefit systems. The confirmation of differential validity has suggested that, since large proportions of pensioners presumably do not advance to the stage of making decisions about applying, any approach to catalysing claiming which leaves the onus upon the individual pensioners to make decisions is bound to fall short of maximising claiming. The analysis of the VIE component of the

threshold model also suggests that, for the 56% of pensioners who constitute stable deciders, the effective strategy would be to reform completely the SB means-test and associated application procedure. Even this would not be totally effective for this group, since the within-subjects analysis suggested that pensioners must be actively assisted to claim.

The remaining substantive findings revealed that applying was not salient for substantial numbers of pensioners because they perceived no difficulty managing or no utility to the benefit. It was seen that these perceptions of need could have resulted from their perceptions that they were better off than their reference groups, or from attempts to reduce the dissonance caused by admitting having difficulty managing. Neither hypothesis is fully illuminating or satisfactory; full explorations of both were limited by methodological constraints. It would be of theoretical interest to explore further and empirically which of these hypotheses best explained perceptions of need; however, the interpretation for the practitioner is similar in either case -- that providing more information about eligibility or changing the application procedure will have little impact on the behaviour of these pensioners.

It was also seen that pensioners' perceptions of utility were most strongly related to the amounts by

which they were potentially better off, allowing one to conclude that, in order to encourage those who perceive no utility to the benefit to claim, it would be necessary to raise the amount of their entitlement by a very substantial sum and to communicate this to them. It was also noted that the theoretical model implied that there will always be a small group of persons whose situations are unstable and who are thus not in a position to act upon their decisions to apply.

All these substantive conclusions were drawn in the awareness that the correlational designs used in both studies do not allow one to infer causal linkages between these constructs and behaviour; thus the extent to which the suggestions made might be effective depends upon the validity of assuming underlying causal relationships between the experiences preceding these psychological variables and behaviour, an issue which could not be explored in this thesis. Further research into this problem might concentrate on attempting to demonstrate such relationships following the example of Herriot and Rothwell (1981).

In conclusion, this research has demonstrated the validity of a threshold model to predict pensioners' claiming behaviour, and has used this model to propose solutions to the substantive problem. It is the author's view that future research arising from this thesis might best concentrate on: (1) the validity of

the threshold model as an accurate account of individuals' decision-making processes; (2) experimentally manipulating the variables underlying pensioners' expectations and feelings about the outcomes of applying in order to understand their causal relationships with claiming behaviour and thus to formulate highly effective solutions to the problem of differential claiming.

NOTES

Chapter One

1. This return to the use of an absolute capital threshold was implemented in November 1980 under legislation in the Social Security Bill (1979), the effects of which are described in "Reform of the Supplementary Benefits Scheme" (DHSS, 1979). Prior to November 1980, the value of capital for SB assessment purposes was subject to a tariff computed by deducting from the amount of a pensioner's weekly entitlement 25 pence for each complete unit of £50 by which her capital exceeded £1200. Other major changes included: (1) simplifying the calculation of non-dependents' contributions to housing costs by changing it from a proportionate to a fixed rate contribution; (2) reducing the number of discretionary levels of payments for additional requirements. These changes are mentioned in detail since part of the research was conducted under old regulations and part under new, and as the regulations change, so does the character of the sample.
2. Prior to November 1980, under the old scheme, this couple would still have been entitled to £2.09, since a tariff of £4.00 (25 pence x 16 complete units of £50) would have been deducted from their weekly eligibility.
3. In constructing this review of the history of income maintenance, the author was indebted to booklets published by the National Consumer Council (NCC, 1976) and Central Office of Information (COI, 1977), and particularly to Victor George's Social Security and Society (George, 1973).
4. For his understanding of the rebate assessment procedure, the author drew heavily from the National Welfare Benefits Handbook (Allbeson, 1981).
5. An examination of response rates to the Family Expenditure Survey between 1957 and 1979 reveals that response rates were initially at 60%, shot up to the mid-70% between 1962 and 1966, had slipped down to 67% by 1969, and since then have hovered between 68% and 71%. The rates in 1978 and 1979 were 68% (Ministry of

Labour, 1961-1967; Department of Employment and Productivity, 1968-1970; Department of Employment, 1971-1980). Although these response rates are reasonable, Kemsley (1975) has noted that there was a "regular falling off in response of about 2 percentage points for each increase of 5 years [in age]" from a response rate of 100% for 16-21 year old heads of household in 1971 to 62% for heads of households 71 years old and older. The correlation between response rate and age of head of household was -0.9180 .

6. Goffman's (1963) original definition of stigma was "an attribute that is deeply discrediting" (p.13). Furthermore, he makes an important distinction between discredited individuals (those who assume that the attribute is known and obvious) and the discreditable (those who make no such assumptions). The expanded conception of stigma is at variance with this definition because (a) it is very unlikely that many of its conditions are in fact deeply discrediting (especially so in the eyes of others), and (b) many of the circumstances simply cannot be known to others. It may be more appropriate to conceptualise "stigma" as being the combination of the strength of the belief that the attribute is observable, and how the individual would feel if it were observable, a formulation which will be discussed in detail later.
7. This is true of nearly all research into the non-claiming of welfare benefits. The main exception is found in Universality and Selectivity (Davies and Reddin, 1978); these authors attempted to derive a theoretical explanation for the differential claiming of free school meals based upon the results of their extensive AID analyses.

Chapter Two

1. J. Miller Mair was consulted about the feasibility of using the rep grid technique in this particular research setting.
2. Although Vroom was responsible for the first explicit formulation of this motivational model, he was by no means the first to use the concepts of expectancy, valence and force. Since this is an applied thesis, it would be inappropriate to provide an extensive historical discourse on the pedigree of the model.

However, the table on the next page might serve to indicate the universality of these concepts. This table is an expansion of that originally presented in Lawler (1971) and updated by Mitchell (1974). Feather's recent book (Feather, 1982) demonstrates precisely how pervasive the expectancy-times-valence concept is in all walks of psychology; the interested reader should consult that source for a comprehensive review and synthesis of the theoretical, methodological and empirical issues surrounding expectancy models in psychology.

3. Due to its ahistorical nature, the model has naturally lent itself to correlational studies which allow only the description of relationships between expectancies and valences and behaviour, and not the attribution of causal links between them. The only way to test for causality is to use an experimental design, manipulating VIE variables and observing the effect on behaviour (or some intermediate criterion). Direct manipulation of cognitions and feelings is impossible. However, if VIE variables are considered as variables mediating between specific experiences and behaviour, then it should be possible to test experimentally for the factors causing their co-variation with the criterion. Herriot and Rothwell (1981) experimentally manipulated two experiences found in a previous study (Herriot, et. al., 1980) to be important correlates of changes in both students' intentions to apply for jobs and their beliefs and feelings (as summarised by expectancy scores) about these jobs. They hypothesised that these manipulations would result in simultaneous changes in both expectancy scores and intentions. However, the results did not confirm this view, and although the authors explicitly state that this result was probably due to a poor choice of independent variables rather than an inherent limitation of decision theory, the outlook for inferring causal links between expectancy variables and intentions or behaviour is, for the moment, not very bright.

Chapter Seven

1. It will be noticed that one of the degrees of freedom in this table is a non-integer number. This is because where two populations have unequal variances, an approximation to t must be used since t cannot be computed. This approximation does not have the same distribution as does t , but the probability for t can be approximated using a formula for computing degrees of freedom which usually is not an integer. Thus, the non-integer representing degrees of freedom indicates that the statistic used was an approximation to t .

Equality of sample variances was assessed by consulting the significance of the F ratio output as a standard function of the SPSS sub-program T-TEST (Nie, et. al., 1975, Chapter 17).

Chapter Nine

1. Researchers have recognised the need to monitor carefully the impact of the UHB. Hill (1981; 1982) is currently studying the effects upon two local authorities of implementing the scheme; the DHSS is also monitoring the effects upon recipients' income of the changes in assessment criteria as well as the subsequent changes in work incentives for low income households (Fiegehen and McGwire, 1982).
2. This figure comes from the SBC Annual Report for 1978 (SBC, 1979, Table 12.11, p.104).
3. These figures were derived in the following way. If 15-20% of all remaining eligible non-claimants were to be catalysed to claim by the knowledge that they were eligible, the net effect on overall take-up would be to increase it by 4-5% to somewhere between 77 and 78%. Assuming that the majority of those 41% who made decisions not to apply did so because of their feelings about the means-test procedure and that changing this procedure would catalyse the bulk of them to claim, the additional net increase in take-up would be between 7 and 8%, leading to an overall take-up rate of between 84 and 85%. Assuming that the remaining eligible non-claimants who decided not to apply did so because they believed their rebates to be more convenient, that these deciders would all claim if they had the option to claim both rebates and SB, and that some non-deciders would apply as well because of the reduced risk involved, take-up might be further increased by between 4 and 5%. Thus the overall ceiling on take-up under Plan C might be in the range of 88-93%.

GLOSSARY OF ABBREVIATIONS

ADP - Department of Health and Social Security data processing facilities at Newcastle-upon-Tyne

CO - Case officer

DHSS - Department of Health and Social Security

EHD - Edinburgh Housing Department

ENC - Eligible non-claimant of supplementary pensions

ELIG - Mnemonic standing for "perception of eligibility"

EO - Executive officer

FES - Family Expenditure Survey, a continuous annual survey conducted by the OPCS of the finances of approximately 10,500 households, secondary analysis of which provides estimates of non-claiming and characteristics of non-claimants

GHS - General Household Survey, another continuous annual survey, also conducted by OPCS, and concerned with the general circumstances of about 12,000 households

HOH - Head of household

ILO - DHSS Integrated local office, same as LO

KNOW - Mnemonic standing for "knowledge of the availability of supplementary pensions"

LA - Local authority

LO - DHSS local office, same as LO

MPNI - Ministry of Pensions and National Insurance, predecessor of the social security division of the DHSS

NCRP - Non-contributory retirement pension

NEED - Mnemonic standing for "perception of difficulty managing"

NIP - National Insurance (Retirement or Widow's) Pension

OPCS - Office of Population, Censuses and Surveys

SB - abbreviation standing for supplementary allowance or supplementary pensions

SBC - Supplementary Benefits Commission (wound up in 1980)

STAB - Mnemonic standing for "perceived stability of the situation"

UHB - Unified housing benefit

UTIL - Mnemonic standing for "perceived utility"

VIE - Mnemonic standing for the score resulting from combining valences (V), instrumentalities (I) and expectancies (E)

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Appendix A1: DHSS Letter of Invitation



Department of Health and Social Security

Alexander Fleming House Elephant and Castle London SE1 6BY

Room A 303

Telex 883669

Telephone 01-407 5522 ext 6509

Your reference

Our reference

Date

Dear

RESEARCH: MAKING ENDS MEET

I am writing to ask if you would take part in a study of the views of pensioners about the various pensions and benefits which are available and about the different ways there are of making ends meet.

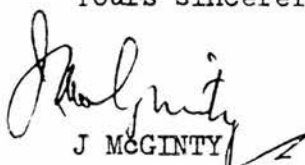
The Department has asked Mr Scott Kerr, an independent researcher from Edinburgh University, to undertake this work. To assist him we have selected names at random from our records of retirement pensioners who live in Edinburgh and your name has been included. Mr Kerr would like to visit you, at home, some time within the next few weeks: his visit will last less than an hour.

I hope you will agree to take part in this study: anything you said to Mr Kerr would be kept completely private as he is bound by strict rules of secrecy, and the results of the survey will be produced in such a way that no-one will be able to identify you.

If you do not wish to take part, please write to me as soon as possible and I shall not then pass your name to the researcher. Whether or not you take part will in no way affect your retirement pension or any other benefit you may be receiving.

I very much hope that you will feel able to help in this research.

Yours sincerely,


J MCGINTY

Appendix A2: Letters of Refusal from Pensioners

Appendix A2: Extracts of Letters from Respondents Refusing to Participate

Case A: Holidays

I am very sorry that I will be unable to accept your offer to meet Mr. Scott Kerr. Unfortunately, I am going on holiday for six weeks and would not be available. This is a holiday given to me by my family abroad. Thanking you for the opportunity to discuss this sore problem.

Case B: Part-Time Workers

I do not feel that I would make a good candidate for your survey on "Making Ends Meet" as both myself and my wife do part time work and have no need at present for benefits other than our government pension. This being the case I think it would be a waste of your researcher's time, so I decline to be interviewed but am sure that you will have plenty of willing candidates.

Case C: Ill-Health

Re this circular. I am sorry for the delay in its return; I have just returned from a brief holiday which I spent with some friends as a guest. I am, as your circular states, retired (seven and a half years), I have for my wife and I a state pension of £32-12, add to this, income from a small investment I made over the 50 odd years I was working, or in the army (8 years), this brings it to £36 per week. My wife and I like other pensioners are subject to the steady increase in prices which affect everybody. In addition to this I understand, as the result of the recent budget proposals that if my wife or I unfortunately require to purchase any of a wide variety of goods (clothes etc.) we will be charged an extra 15% (VAT) this starts from now and it's purpose is to finance the reduction in other peoples income tax. To partly offset this extra burden we shall have a pension increase, in five months time.

For the last four years I have had a heart condition that necessitates my attendance regularly at the health clinic in West Edinburgh, and in accordance with the doctors advice, I am trying to avoid becoming excited or more important depressed.

So please, no interviews on "Making Ends Meet", I feel

it could be fatal. Mr. Scott Kerr may find something useful in what I have written.

Case D: Occupational Pension

I am sorry to have been so long in replying to your letter of 31st May last, but it did not reach me until my return from holiday.

In addition to my retirement pension, I am fortunate enough to have an occupational pension, I own my own home and, having been thrifty I have an income from investments. All in all, although I have only been in receipt of the retirement pension for three months, I do not anticipate any difficulty in making ends meet and I do not consider myself a suitable subject for your researcher, Mr. Scott Kerr.

Case E: Too Early to Say

With reference to your letter regarding the subject of "Making Ends Meet", I feel that since I have only been drawing my pension since February 1979 [three months prior to receiving the DHSS letter of invitation] that I am not in a position at the moment to really know how I will be able to cope say in a few months time.

I feel it would be better for someone else to be chosen who has been drawing their pension for a longer period of time. Thanking you for your letter.

Case F: Ill-Health

I am writing on behalf of my father in reply to your letter regarding a visit from Mr. Kerr.

I am afraid that my father's powers of concentration and memory are not very good now and I think it may be quite difficult for him to help with your research.

As it happens, he really does not have any problems in making ends meet as I stay with him and help financially with the running of the house. Thank you for your letter.

Case G: Manage without Hardship

Many thanks for your interest in the senior citizens, but as we manage without any hardship, I feel it would be wasting your time by interviewing us.

Case H: Do Not Wish to Take Part

Re your "Research Making Ends Meet" dated 31st May 1979, I am not at all interested and will not take part.

Case J: Satisfied with Pension

In reply to your letter Re research "Making Ends Meet", I feel that as I am quite satisfied with the arrangements that exist, it would be unnecessary to arrange an interview with Mr. Scott Kerr.

Thank you for offering me the opportunity.

Case K: Ill-Health

I am today in receipt of your letter (6 June), whilst I would normally be quite agreeable to take part in your study, I beg to be excused as I suffer badly from bronchitis and emphysema and talking very soon has me played out and also, for some unknown reason knowing that someone is calling, even friends, I find I get worked up and am gasping before I start speaking.

I am fortunate enough to have superannuation from my ex-employers so I am not affected as many others are through rising costs.

Case L: Deafness

I wish to thank you for today's letter about the research work on pensioners' income being carried out. I am 85 years old and very deaf and I do not wish to see Mr. Kerr as I would not hear him. I keep house to my brother-in-law since my sister, his wife, died. He is 70 years old and with our joint retirement pensions, and very careful management, we manage to make ends meet. My pension pays our food and my brother-in-law's pension pays the rates, rent, t.v., gas and electric bills. We have no car, or holidays or luxuries, but we are content with our way of life. We stay in a very pleasant and healthy locality.

Case M: Full-time Occupation

Re the research, "Making Ends Meet" and the helping hand in this study I am sorry, but at the moment I am engaged in buying and selling homes, which is literally a full-time occupation. Moreover I have not really felt all that much difference in financial resources, for I have done with great enjoyment some relief teaching. Another time perhaps.

Case N: Occupational Pension

I have today received a letter asking me to take part in a study of the views of pensioners. I do not know if I would be of much assistance to you, as in addition to my pension and superannuation I have a private income. You will understand that I do not have the same problems which many others with whom I have the greatest sympathy have to meet and worry about.

Case O: Do Not Wish to Take Part

Lady of the above address begs to inform you that she does not wish to discuss her private affairs with your researcher.

Case P: Do Not Wish to Take Part

In reply to your letter. It's just to say that I am happy as things are with my pension and a rise in the near future.

Case Q: Very Old

My mother has asked me to write to you in connection with your circular letter, dated 31st May, concerning the proposed research on pensioners' benefits, etc. She is a very old lady now, not very well at times, and does not feel able to be interviewed by Mr. Scott Kerr. I must ask you, therefore, to excuse her on this occasion, but she wishes you all success.

Case R: Do Not Approve of the Research

I refer to your letter of 31st May which has come to hand despite postal strikes and redirections causing postal delays. I do not intend to take part in your research and disapprove of such expenditure when cut-backs are necessary.

Your reference to "Taking part will have no affect [sic.] to pension rate" is insulting to one's intelligence, but neither will your study make any difference to what is paid to pensioners.

Appendix A3: Letters Establishing Appointments



UNIVERSITY OF EDINBURGH

(453.)

DHSS Project: Making Ends Meet

7 GEORGE SQUARE, EDINBURGH EH8 9JZ

031-667 1011, Ext.

RESEARCH STAFF: DAVID M. NELSON, SCOTT A. KERR

Research: Making Ends Meet

My name is Scott Kerr and I am a researcher from Edinburgh University.

You will remember that a few weeks ago Mr. McGinty of the Department of Health and Social Security, London, wrote to you about a survey of retirement pensioners which I have been asked to undertake. As you agreed to take part in this research, I am now writing to arrange a suitable time to call on you at your home to talk about the research. Our talk will last no longer than an hour.

I wonder if it will be suitable for you to see me, say between and on . If this is not suitable perhaps you will let me know and suggest an alternative time and date. If you have a telephone it will be helpful if you can let me have a note of the number so that I can 'phone to make arrangements.

Although I will be making notes on a questionnaire during our talk, especially on matters relating to income, expenditure, savings and how you make ends meet, I can assure you that this information and indeed our whole conversation will be treated as strictly private. Your name will not be noted on the form I use and under no circumstances will any information be given to the Department of Health and Social Security. In addition any report of the study will be written in such a manner that no one who has taken part will be able to be identified.

Thank you for your cooperation and I look forward to meeting you soon.

Yours sincerely,

Scott A. Kerr



UNIVERSITY OF EDINBURGH

(454.)

DHSS Project: Making Ends Meet

7 GEORGE SQUARE, EDINBURGH EH8 9JZ

031-667 1011, Ext.

RESEARCH STAFF: DAVID M. NELSON, SCOTT A. KERR

Research: Making Ends Meet

My name is Scott Kerr and I am a researcher from Edinburgh University.

You will remember that a few weeks ago Mr. McGinty of the Department of Health and Social Security, London, wrote to you about a survey of retirement pensioners which I have been asked to undertake. As the Department has not heard from you they hope you will agree to take part in the research and I am now writing to arrange a suitable time to call on you at your home to talk about the research. Our talk will last no longer than an hour.

I wonder if it will be suitable for you to see me, say between and on . If this is not suitable perhaps you will let me know and suggest an alternative time and date. If you have a telephone it will be helpful if you can let me have a note of the number so that I can 'phone to make arrangements.

Although I will be making notes on a questionnaire during our talk, especially on matters relating to income, expenditure, savings and how you make ends meet, I can assure you that this information and indeed our whole conversation will be treated as strictly private. Your name will not be noted on the form I use and under no circumstances will any information be given to the Department of Health and Social Security. In addition any report of the study will be written in such a manner that no one who has taken part will be able to be identified.

Thank you for your cooperation and I look forward to meeting you soon.

Yours sincerely,

Scott A. Kerr

Appendix A4: Screening Interview and Calculation Sheet

1. SUBJECT CODE NUMBER

2. HISTORY OF ATTEMPTS TO CONTACT SUBJECT

SUBJECT CONTACTED ON:

DATE

- ☐ First attempt / /
- ☐ Second attempt / /
- ☐ Third attempt / /

3. OUTCOME OF INTERVIEW

a. Interview held with:

- ☐ HOH
- ☐ Spouse
- ☐ Both

b. Interview

- ☐ Completed
- ☐ Not completed
- ☐ Ended early

c. Assessment Possible

- ☐ Total
- ☐ Partial
- ☐ None

d. Interview not completed because: Subject

- ☐ Not in
- ☐ Not capable
- ☐ Refused part (Specify) _____

e. Interview ended early because

- ☐ Applied for SP and waiting to hear
- ☐ Has S.P. now
- ☐ Assessed No Longer eligible within last 3 months
- ☐ Assessed Not Eligible within last 3 months

- ☐ Refused all
- ☐ Other (Specify) _____

4. CALCULATE FOR:

TICK IF ELIGIBLE

ESTIMATED AMOUNT

SUBJECT
TYPE (I-IV)

- ☐ S.P. ☐
- ☐ Rent R/Allow ☐
- ☐ Rate R ☐

TO BE COMPLETED AFTER COMPLETING ALL ASSESSMENT INTERVIEWS

5. ACTION TAKEN

☐ Non elig - results

☐ Letter

☐ Eligible - no consent
results

SUBSAMPLE

LETTER

RI FORM

☐ Eligible - consent to
further interview

☐

2

1

☐

3

2

DATE ACTION TAKEN

___/___/___

6. Date of RI

___/___/___

am

Time of RI

___:___ pm

INTRODUCTION

My name is Scott Kerr and I am a researcher from Edinburgh University. I expect that you remember my name from the two letters that you have had about my visit, one letter from the DHSS in London, and one from me just a few days ago telling you when I would call.

First, I would like to thank you very much for agreeing to let me talk with you. It was very good of you to do so, and I'm certain that whatever information you can give me will help me to understand more clearly how different pensioners are making ends meet.

Second, could I mention another very important matter? That is keeping your personal affairs private. When we finish talking today, you can be quite certain that nobody other than you and I will know what we have talked about. This is especially important since I will be asking you some detailed questions about your income expenses, savings and about the people that live with you in order to find out how you are making ends meet. I will not write your name or address on the interview sheet, and all other details that I write down will be put away under lock and key.

Now I'd like to begin our talk by telling you something about my research. I believe that when people retire, some find it easier to make ends meet than others do, for a variety of reasons. I also believe that different retired people find different ways of making ends meet. For example, some people try to save with a building society, whereas others try to buy expensive items early in retirement so that they won't have to buy them later. Also, some pensioners get part-time jobs, whereas others will move into a house belonging to one of their children in order to economise.

In my research, I want to find out about the ways that you and other retired people have found of making ends meet. In order to do that, I will be asking you about your income, expenses, your household, and a few general questions about your savings. I shall be making a note of your answers on those sheets, but no one else is going to know that you have given me this information. Before we start, do you have any questions?

Queries:

Good, Let's begin.....

DATE: ___/___/___

SUBJECT
CODE NO.Time started: : am
pm

Check A:	Marital Status	M	S			
	If Married, <u>S</u> Interviewed :			HOH	WIFE	BOTH
	Sex of	M	F			

1. Are (either of) you working at all these days? HOH WIFE
- Yes ___(a) ___(a)
- No ___Q2 ___Q2

IF YES

- (a) May I ask, are you working full-time
or part-time

Full-time ___(b) ___Q2

Part-time ___Q2 ___Q2

- (b) (Interviewer note: Go to end of interview since HOH in
full-time work cannot be eligible)

2. How old were you (and your wife)
at your last birthday(s)?
- HOH WIFE

Personal requirements
Higher Long-term rate
addition:
Add 25p if either over
80

Tick here ☐

3. And are (either of) you registered as
blind?

HOH _____

WIFE _____

BOTH _____

4. Do you have any children living with you who are dependent upon you for their support?

Yes ____ (a)

No ____ Q5

IF YES PERSONAL REQUIREMENTS: DEPENDENT CHILDREN

- (a) How old is each of them?

AGE	NO.	STD RATE	xNO.	LODGER RATE	xNo.	DEPENDENT CHILD ADD
18+		12.45		5.05		
16-17		9.55		3.10		
13-15		7.95		2.65		
11-12		6.55		2.20		
5-10		5.30		1.75		
0-4		4.40		1.35		

For each child over 16, ask (b)

- (b) What is his/her occupation?

NOTE: If still at school or low paid apprentice (under 18, earning less than £ 13.55) (over 18, earnings less than £ 16.45), INCLUDE IN ASSESSMENT. Ask (i)

If unemployed, sick or disabled, treat as non-dependent

- (i) What are his/her weekly wages?

5. And do you own your home here?

YES ____ Go to Q6

NO ____ Go to (a)

- (a) Are you (or your wife) responsible for the rent of your home here?

YES ____ Go to Q6

NO ____ Go to (b)

PERSONAL REQUIREMENTS: SCALE RATES (PLEASE CIRCLE)	
HOUSEHOLDERS	
Single	Married
19.90	31.55
B21.15	B32.80
	2B33.60
NON-HOUSEHOLDERS	
Single	Married
15.95	31.55
B21.15	B32.80
	2B33.60
BOARDERS ONLY:	
Personal expenses allowance	
Single	Married
5.85	10.00
B6.95	B11.00

5b. Do you (or your wife) pay board and lodging charges for living here?

SEE NOTE BELOW
 YES ____ Go to Q.22
 NO ____ See check below

NOTE: If answer to (b) is "help out when we can: or S lives with relatives, treat as a non-householder, and see check below.

INTERVIEWER CHECK: Remember to add £1.45 Standard rent addition for all non-householders.

Personal requirements
 non-householders
 Std. rent. Add
 £1.45

Go to Q23

TO ALL HOUSEHOLDERS

6. Do you have central heating?

YES ____ A

NO ____ B

A. ALL WHO HAVE CENTRAL HEATING

RENTERS

(i) Does the rent you pay include...

		YES	NO	SPEC. YES	CHARGE NO	CHARGE/WEEK 5
1.	Lighting	(2)		(i)		
2.	Fuel for Cooking	(2)		(i)		
3.	Hot water	(2)		(i)		
4.	Central Heating	(2)	(ii)	(i)		

IF YES

(2) Do you pay the landlord a specified charge for... (each service ticked)

If 'no' to central heating, ask (ii)

YES ____ (i)

NO ____

IF YES

(i) How much per week?

NOTE: Deduct Scale charges if none specified

OWNER OCCUPIER AND RENTERS PAYING OWN CH.

(ii) How many rooms are there in your house/
flat excluding lavatory and bathroom?

	CH. ADDITION
1 - 2	.45
2 - 4	.85
5+	1.70

OWNER OCCUPIERS GO TO QUESTION 11

RENTERS GO TO QUESTION 7

B. NO CENTRAL HEATING - RENTERS ONLY. OWN-OCC GO TO Q11.

RENTERS ONLY

(i) Does the rent you pay include...

		YES	NO	SPEC. CHARGE? YES	NO	CHARGE/ WEEK=
1.	Lighting	(2)		(1)		
2.	Fuel for Cooking	(2)		(1)		
3.	Hot water	(2)		(1)		
4.	Heating	(2)		(1)		

IF YES

(2) Do you pay the landlord a specified charge
for (each service ticked)?

YES ____ (i)

NO ____

IF YES

(i) How much per week?

NOTE: Deduct
Sclae charges
for included
services if no.
specified charge

RENTERS GO TO QUESTION 7

CALCULATIONS

CENTRAL HEATING: DEDUCTIONS FROM GROSS RENT FOR SERVICES INCLUDED

Rent includes:	Spec. Charge=	Scale rate=	Ded. from GR=
Lighting (L)		.15	
Fuel (FC)		.35	
Ch + Hot water		3.40	
Ch + HW + L		3.55	
Ch + HW + FC		3.75	
All		3.90	

Spec. Chge. - Sc. rate = EHCA
EHCA =

Deduct smaller
or two figures

CENTRAL HEATING: C_{HA} for renters or own-occ. paying CH
add C_{HA} as discretionary addition

C_{HA} = →

NOTE: Compare C_{HA}
with HA (H+A) from
Questions 23-24
Add higher of two
figures as DA.

B. NO CH. DEDUCTIONS FROM GROSS RENT FOR SERVICES INCLUDED

RENTERS ONLY

Rent Includes:	Spec. Charges=	Scale Rate=	Ded. from RA=
Lighting (L)		.15	
Fuel (FC)		.35	
H + Hot Water		3.40	
H + Hw + L		3.55	
H + Hw + FC		3.75	
All		3.90	

Deduct Specific
charge, if known

TO ALL RENTERS

7. Do you rent your house from the Local Authority or from a private landlord?

LA _____ (a)

PL _____ (a)

(a) How much rent do you have to pay for your house here?

(b) How long a period does that cover?

weekly _____

fortnightly _____

monthly _____

] ask (c)

ask (d)

(c) Are there any weeks in the year that you don't have to pay rent?

YES _____ (i)

NO _____ Q8

IF YES

(i) How many?

_____ Q8

(d) Do you pay that amount of rent every four weeks or every calendar month?

4 weekly _____ Q8

calendar _____ Q8

<p>Calculated average weekly rent after checking at Q8-10 Q19-21. _____/wk</p>
--

<p>CHECK: Remember to average out rent over 52 weeks.</p>

<p>NOTE: 'Rent', for SB purposes, includes all rates. Check at Questions 8-10 and 19-21.</p>
--

8. Are the rates included in the rent you told me you are paying?

YES ____ (a)

NO ____ (a)

(a) How much do you have to pay for your rates?

(b) How long a period does that cover?

weekly _____

fortnightly _____

monthly _____

} ask (i)

} ask (ii)

(i) Are there any weeks during the year that you don't have to pay rates?

YES ____ (2)

NO ____ Q9

IF YES

(2) How many?

(ii) How many monthly rate payments do you have to make?

_____ Q9

9. And do you have to pay any water rates?

YES ____ (a)

NO ____ Q10

IF YES

(a) Were they included in the rent or rates you told me you were paying a few moments ago?

YES ____ (b)

NO ____ (b)

(b) How much do you have to pay for your water rates?

(c) How long a period does this cover?

weekly _____

fortnightly _____

monthly _____

} ask (i)

} ask (ii)

(i) Are there any weeks during the year that you don't have to pay water rates?

YES ____ (a)

NO ____ Q10

Weekly rates =

See Qs 19-21
before
calculating
weekly rates

Weekly water
rates equals

IF YES

(a) How many? _____

(ii) How many monthly water rate
payments do you have to make?

10. And do you pay any sewerage charges?

YES _____ (a)

NO _____ Q16

Weekly sewerage
charges =(a) How much do you have to pay?
_____(b) How long a period does this cover?
_____GO TO QUESTION 16TO OWNER-OCCUPIERS11. Are you still paying off a mortgage on
your property?

YES _____ (a)

NO _____ Q12

Weekly 'Rent' =

(a) Approximately how much do you
have left to pay?
_____(b) And what is the current rate of
interest on this amount? _____%Weekly mortgage
interest =12. And how much do you have to pay toward
your rates?(a) How long a period does that cover?

Weekly rates =

(b) How many times per year do you have
to pay that sum?

(How much are the rates for this year?)

See Q.21 before
calculating
weekly rates

13. And do you have to pay any water rates?

YES _____ (a)

NO _____ Q14

IF YES

(a) Were they included in the figure that you told me you were paying for rates?

YES _____ (b)

NO _____ (b)

Weekly water rates =

(b) How much do you have to pay for your water rates?

(c) How long a period does this cover?

(d) How many times per year do you have to pay this sum?

14. And do you pay any sewerage charges?

YES _____ (a)

NO _____ Q15

IF YES

(a) How much do you have to pay?

(b) How long a period does this cover?

(c) How many times per year do you have to pay this amount?

Weekly sewerage charges =

15. Do you pay any feu duty?(ground rent)

YES _____ (a)

NO _____ Q16

(a) How much do you have to pay?

(b) How long a period does this cover?

(c) How many times per year do you have to pay this amount?

Weekly feu duty =

NOTE: Remember to add 1.07/wk for owner repair insurance allowance

Owner Rep/ins.
allowance
1.07/wk

GO TO QUESTION 16

TO RENTERS AND OWNER OCCUPIERS

16. Are you renting any rooms in your house to someone else?

YES _____ (a)

NO _____ Q17

Deduction from
Gross Rent =

IF YES

(a) How much rent do they pay you?

Weekly income
from subtenant =

(b) How long a period does this cover?

(c) Do you supply the furniture or do they have to?

MINUS

Furniture _____ Tick col.1

No Furniture _____ Tick col.2

(d) And do you provide...

Services
provided

Nothing
Lighting
Heating
Both

Col. 1	Furniture	Col.2	No Furniture
	1.65		.80
	2.50		1.65
	3.70		2.85
	4.55		3.70

Deduction from GR
= /wk =

GO TO QUESTION 17

17. (Other than your wife and/or children) are there any other people living here?

NOTE: Exclude subtenants and boarders

YES see check below

NO Q18

CHECK FROM QUESTION 3: Is blind scale appropriate for respondent and/or wife?

YES _____ No deduction
Go to Q18

NC (a)

(a) How many are there (in addition to your wife and/or children)?

(b) And how many are under 16?

(c) And thinking of those who are over 16, what are their occupations?

Deduction from Net Rent for non dependents =

(a) No. in HOH Unit

No 16 $\overline{x 1} =$

$$16 \times \frac{1}{2} = \underline{\hspace{2cm}}$$

TOTAL = _____ (a)

(b) No. Non-Deps.

(i) No $16 \times 1 =$ _____

No 16 x $\frac{1}{2}$ = _____

TOTAL = _____ (b)

$$\frac{b}{a+b} = \begin{array}{|c|} \hline \\ \hline \\ \hline \end{array} \times \frac{\text{Net rent}}{\text{(see rent calcul)}} = \frac{\text{Max}}{\text{Ded}}$$

N-Dep Person No.	Occupation
1	
2	
3	
4	
5	

↑ No. in this column must not exceed (bi) in max. dep. box above.

	Unemployed/Low income	Non-Deps.
1970-71	68.0	68.0
1971-72	68.0	68.0
1972-73	68.0	68.0
1973-74	68.0	68.0
1974-75	68.0	68.0
1975-76	68.0	68.0
1976-77	68.0	68.0
1977-78	68.0	68.0
1978-79	68.0	68.0
1979-80	68.0	68.0
1980-81	68.0	68.0
1981-82	68.0	68.0
1982-83	68.0	68.0
1983-84	68.0	68.0
1984-85	68.0	68.0
1985-86	68.0	68.0
1986-87	68.0	68.0
1987-88	68.0	68.0
1988-89	68.0	68.0
1989-90	68.0	68.0
1990-91	68.0	68.0
1991-92	68.0	68.0
1992-93	68.0	68.0
1993-94	68.0	68.0
1994-95	68.0	68.0
1995-96	68.0	68.0
1996-97	68.0	68.0
1997-98	68.0	68.0
1998-99	68.0	68.0
1999-00	68.0	68.0
2000-01	68.0	68.0
2001-02	68.0	68.0
2002-03	68.0	68.0
2003-04	68.0	68.0
2004-05	68.0	68.0
2005-06	68.0	68.0
2006-07	68.0	68.0
2007-08	68.0	68.0
2008-09	68.0	68.0
2009-10	68.0	68.0
2010-11	68.0	68.0
2011-12	68.0	68.0
2012-13	68.0	68.0
2013-14	68.0	68.0
2014-15	68.0	68.0
2015-16	68.0	68.0
2016-17	68.0	68.0
2017-18	68.0	68.0
2018-19	68.0	68.0
2019-20	68.0	68.0
2020-21	68.0	68.0
2021-22	68.0	68.0
2022-23	68.0	68.0
2023-24	68.0	68.0
2024-25	68.0	68.0
2025-26	68.0	68.0
2026-27	68.0	68.0
2027-28	68.0	68.0
2028-29	68.0	68.0
2029-30	68.0	68.0
2030-31	68.0	68.0
2031-32	68.0	68.0
2032-33	68.0	68.0
2033-34	68.0	68.0
2034-35	68.0	68.0
2035-36	68.0	68.0
2036-37	68.0	68.0
2037-38	68.0	68.0
2038-39	68.0	68.0
2039-40	68.0	68.0
2040-41	68.0	68.0
2041-42	68.0	68.0
2042-43	68.0	68.0
2043-44	68.0	68.0
2044-45	68.0	68.0
2045-46	68.0	68.0
2046-47	68.0	68.0
2047-48	68.0	68.0
2048-49	68.0	68.0
2049-50	68.0	68.0
2050-51	68.0	68.0
2051-52	68.0	68.0
2052-53	68.0	68.0
2053-54	68.0	68.0
2054-55	68.0	68.0
2055-56	68.0	68.0
2056-57	68.0	68.0
2057-58	68.0	68.0
2058-59	68.0	68.0
2059-60	68.0	68.0
2060-61	68.0	68.0
2061-62	68.0	68.0
2062-63	68.0	68.0
2063-64	68.0	68.0
2064-65	68.0	68.0
2065-66	68.0	68.0
2066-67	68.0	68.0
2067-68	68.0	68.0
2068-69	68.0	68.0
2069-70	68.0	68.0
2070-71	68.0	68.0
2071-72	68.0	68.0
2072-73	68.0	68.0
2073-74	68.0	68.0
2074-75	68.0	68.0
2075-76	68.0	68.0
2076-77	68.0	68.0
2077-78	68.0	68.0
2078-79	68.0	68.0
2079-80	68.0	68.0
2080-81	68.0	68.0
2081-82	68.0	68.0
2082-83	68.	

No. non-deps 16
and not working =

Their average share of rent = each

If ave. rent share 1.45,
deduct 1.45 only

If ave. rent share < 1.45,
deduct ave. rent share

Adjusted deduction from Gross
rent for non-dependents =

TO ALL

18. Do you have....

- | | | |
|---|-------|-------|
| a rent rebate/allowance and a rate rebate | _____ | Q19 |
| a rent rebate/allowance only | _____ |] Q21 |
| a rate rebate only | _____ | |
| a rebate but don't know which | _____ | |
| no rebates | _____ | Q23 |

TO ALL RECEIVING RENT REBATE/ALLOWANCE AND RATE REBATE

19. How much rent rebate/allowance do you receive? _____

(a) How long a period does this cover? _____

(b) Was the amount of rent you told me you paid before or after your rebate?

Before _____

After _____

20. And how much rate rebate do you receive? _____

(a) How long a period does this cover? _____

(b) And was the amount of rates you told me you paid before or after your rate rebate?

Before _____

After _____

Go to Q23

TO ALL RECEIVING A RENT REBATE/ALLOWANCE OR RATE REBATE

21. How much rebate/allowance do you receive? _____

(a) How long a period does this cover? _____

(b) Is the amount of rent/rates you mentioned earlier before or after your rebate was deducted?

Before _____

After _____

Go to Q23

TO ALL BOARDERS. OTHERS GO TO QUESTION 23

22. How much do you have to pay for your board and lodging here?

R _____

(a) How long a period does this cover?

Weekly _____

Fortnightly _____ (b)

monthly _____

(b) And does this charge include three meals every day?

YES _____ Q23

NO _____ (c)

(c) What meals does the amount you pay include?

Meals	M	T	W	Th	F	S	S
Break							
Lunch							
Dinner							

EATING OUT ALLOWANCE (ADULTS) =

No. Not included weekly	X No. Adults	X Scale Rate	= EOA
B		.60	
L		.80	
D		.80	

EATING OUT ALLOWANCE (CHILDREN)

- (1) If full board, children get lodger rate at Q4
- (2) If no full board, children get standard rate at Q4

Board/lodger requirements (personal reqs noted at Q5)
Weekly B/L charge =

R

(+)

Eating out allowance (adult) =

R

(see calculation at Q4 for Dep. Child addition)

TO ALL

23. How difficult is it to heat your house adequately? Would you say that it is

CHECK: Respondent's age from Q2. Most OAPs to get .85 addition

24. Do you (or your wife) have difficulty getting out and about as much as you would like?

(a) Are (either of) you house-bound?
(also: chronic ill-health)

(b) Are (either of) you bedfast?
(Also serious illness)

Heating
Additions:
(Accommodation)

No trouble	
Difficult	.85
Extremely Difficult	1.70
	(Health)
YES _____ (a)	
NO _____ Q25	
YES _____ (b)	
NO _____ Q25	.85
YES _____ Q25	2.55
NO _____ Q25	1.70

NO Q26

NC _____ see note
below

ulcerative colitis -

No. Dep. child. x 95p =

TOTAL DA'S →

take it out (a)

CH

.95

6.40

2.25

2.25

2.25

2.25

2.25

$$\begin{array}{r} - .10 \\ \hline \end{array}$$

28. And do you have any other special expenses that we've not talked about?

YES _____ (a)

NO _____ Q29

IF YES

(a) What are those expenses?

(b) How much are they per week?

GO TO QUESTION 29

TO ALL IN PART-TIME EMPLOYMENT FROM Q1(a)
OTHERS GO TO QUESTION 21

29. What were your total wages the last time that you were paid?

(a) And how much of that did you get as take-home pay?

(b) And how long a period does that cover?

(c) Is the figure you gave me a regular figure?

YES

NO

IF NO

(i) Considering the past four weeks what has your average weekly take-home pay been?

HOH	WIFE

30. An important cost for those still working can be the cost of getting to and from work. In the week ending last Saturday, did (either of) you spend any money getting to and from work?

YES

NO

IF YES

(a) How much did it cost (each of) you to get to and from work last week?

--	--

31. Do you have any other expenses in connection with your work (such as Trade Union subscriptions, cleaning of overalls, etc.)?
- YES _____ (a)
- NO _____ Q32

IF YES

- (a) What expenses are they?
- (b) How much are they per week?

Expense	Wk/mth.

TO ALL

32. How much state retirement pension do you get per week?

HOH	WIFE

33. Do (either of) you have any work pensions?

YES

NO

(a)	(a)
Q34	Q34

IF YES

- (a) What type of work pension(s) do you (and your wife) have?
- (b) How much do you get each week from (each of) these pensions?

TYPE	WEEKLY AMOUNT	
	HOH	WIFE

GO TO QUESTION 34

34. Do you have a war or disablement pension?

YES _____

NO _____

IF YES

(a) How much does it bring you each week?

HOH

WIFE

War _____

Dis. _____

35. Do you have any other pensions or income that I have not mentioned?

YES _____

NO _____

IF YES

(a) What is that income?

HOH

WIFE

(b) How much does it bring you? _____

(c) How long a period does that cover? _____

36. As I said at the beginning of the interview, I am very interested in learning more about the ways retired people use to make ends meet. One way which some retired people use is to try and save a little each week. I know that different people prefer to save at different places, and in a minute I'll go on to that. But first, can you tell me if you (and your husband/wife) have any savings at the present?

(a) YES - Has savings _____

No - No savings _____

- (b) I have here a list of ways that some retired people use to save their money and I would like you to tell me as I read through the list if you save in the way I mention. I don't need to know how much you have in each place. Your answers to these questions will help us to understand where retired people prefer to save.

Do you have any savings (in):

Amount (from (c))

___ a deposit account	_____
___ a current account	_____
___ a Post Office Giro account	_____
___ a National Savings Bank account	_____
___ a Co-op account	_____
___ a building society	_____
___ Premium Bonds	_____
___ National Savings Certificates	_____
___ stocks and shares	_____
___ some other account (specify).....	_____
___ at home here	_____

TOTAL = _____

- (c) I would now like to ask you approximately how much you have saved away altogether. If you don't think that you can give me an accurate estimate of how much you have in all the places we've already talked about, you can tell me how much you have in each place and we'll do the sums together.
Would you prefer to tell me how much you have in each place or would you rather just try to estimate how much you have saved altogether?

Sums _____ (Go back to (b))

Total _____ (Go on to (d))

- (d) Thinking of your savings in all the places we've talked about and adding them all together, would you say that you have more or less than £1250?

< 1250



PRESENT CARD A

0	-	300
300	-	600
600	-	900
900	-	1250

> 1250



PRESENT CARD B

1250	-	1600
1600	-	1900
1900	-	2200
2200	-	2500
2500	-	2800
over 2800		

NOTE: Capital over £2800 = tariff of £8.00 & unlikely to be entitled.

NOTE: Calculate tariff on capital at question 36 (e) (i)

- (e) (Other than your home here) do you own any (other) property anywhere?

YES _____ (i)

NO _____ Q37

IF YES

- (i) Is it completely paid for, or is there some mortgage still outstanding?

paid in full _____ ask (ii)

mortgage _____ ask (a)
outstanding

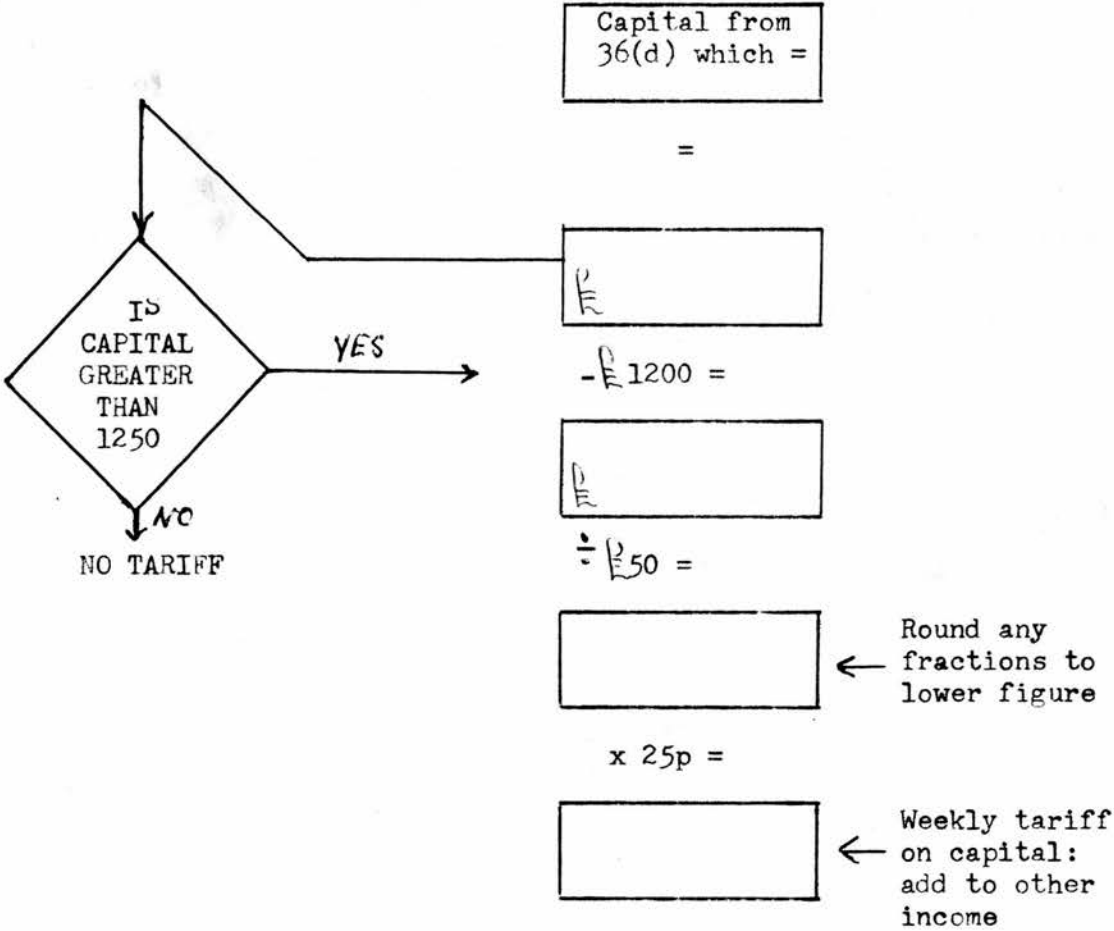
- (a) How much is your outstanding mortgage?

GO TO (ii)

(ii) If you sold that property today, how much do you think you would get for it?

Estimated Value	10% of E.V.	Outstanding Mortgage(a)	Additional Reckonable capital
£	- £	- £	= £

GO TO QUESTION 37



37. Before we finish, I'd like to ask you to think about all the money you have coming in each week and all of the expenses you have. I'd like to recall some sentences to you which describe people's feelings about how their income and expenses compare. When I read the sentence that best describes how you feel, please tell me, and then we'll go to the next question.

(Present Card I) Here's a card which has the sentences written on it. I'll now read through them.

Would you say that:

Interviewer:
Circle
choice

1. You have enough to buy almost anything you want?
2. You have enough to afford a few luxuries?
3. Your income just matches your expenses?
4. You sometimes don't have enough money to make ends meet?
5. You never seem to have enough money to make ends meet?

38. And in general, how hard do you find it to make ends meet nowadays?

Do you find it to be:

1. No trouble
2. a wee bit difficult
3. pretty hard
4. a great struggle
5. almost impossible

That's the last question that I have to ask you today. But, before I leave, do you have any questions?

QUERIES:

There is one final favour that I would like to ask of you. You are one of 250 retired people that I have interviewed and in about two month's time I may want to come back and talk with you again about other things. If I come back to see you, I won't ask any more questions about money. But I will want to ask you about how you spend your time, how you feel about being retired, about your family, and about some ways that retired people have of making ends meet.

I would be very grateful if I could talk with you again in about two month's time. But if you are absolutely certain that you don't want me to come and see you again, would you please tell me now?

Consent ☐

No consent ☐

TO THOSE WHO CONSENT

Is it more convenient for me to come to see you in the morning or the afternoon?

a.m. ☐

p.m. ☐

no
pref. ☐

And are there any days during the week which are not convenient for you?

M T W Th F

To End

TO THOSE WHO DO NOT CONSENT

May I ask why you do not want to see me again?

TO ALL

Thank you very much for your time and co-operation. (I will send you another letter telling you when I would like to see you again).

Time interview
ended

:

a.m.
p.m.

2. +25p neither 80+ =	II. Discre. Add. =
3. Dep. Children. All. =	III. Personal Repts =
4. Eat. Out All (Lodgers only)	Total Requirements =
Adult =	minus IV. WEEKLY INCOME of
Child. =	-equals-
Subtotal = £	SUPPLEMENTARY PENSION PAYABLE

III. TOTAL PERSONAL REQTS. = £	
--------------------------------	--

WEEKLY INCOME:	Initial	Disregard	Counted
net earnings less fares & work exps.			
Head £ less £ & £		£4.00	
Wife £ less £ & £		£4.00	
Boarders payt=£ Count 1/2 =			
Weekly income from capital =			
Income counted in full:			
FIS; maintenance; child			
ben; most NI bens.			
Occupational pension;			
Redundancy payts.			
Subtotal=		£1.00	
Disability pensions:			
Other:			
Oth. Income			
Subtotal=		£4.00	

IV. TOTAL WEEKLY INCOME =	
---------------------------	--

1. rent (inc. reb/ all) =	
2. Rates (inc. Reb) =	
3. Water rates =	
4. Sewerage =	
5. Fen duty =	
6. Mort. int. (o/o only) =	
7. £1.07 (o/o only) =	
8. Bd./lodg. charge =	
9. £1.45 SRA(non-hh only) =	
Total Gross Rent Equals	£

Deductions from Gross Rent:	
1. Amenities included in rent (tenants only) = £	
2. Income from subtenant - amenities provided = £	
Total deductions equal	£
Net Rent Equals	£
3. Rent shares for non-dep (based on Net Rent): deduct	£
I. Rent Addition Equals	£

DISCRETIONARY ADDITIONS:	
1. Excess Heat. Charge Addition =	
2. Central Heat. Add. =	Add =
3. HAS (H + A if < £2.55) =	} larger
4. Dietary Addition =	
5. Excess Laundry =	
Amt - 10p =	50p
Subtotal of 4+5 =	-(75p)
II. TOTAL DISCRETIONARY ADD. =	£

Note: This form calculates entitlement as if S pays full rent/rates. To assess amt. better off on SP, subtract wkly reb/all from SP Payable.

Appendix A5: Research Interview

te _/_/_

Subject Code:

terview: Dual or Single

tempt Number:	1	2	3	4
1	1	1	1	1
2	1	1	1	1
3	1	1	1	1
4	1	1	1	1
5	1	1	1	1
6	1	1	1	1
7	1	1	1	1
8	1	1	1	1
9	1	1	1	1
10	1	1	1	1
11	1	1	1	1
12	1	1	1	1
13	1	1	1	1
14	1	1	1	1
15	1	1	1	1
16	1	1	1	1
17	1	1	1	1
18	1	1	1	1
19	1	1	1	1
20	1	1	1	1
21	1	1	1	1
22	1	1	1	1
23	1	1	1	1
24	1	1	1	1
25	1	1	1	1
26	1	1	1	1
27	1	1	1	1
28	1	1	1	1
29	1	1	1	1
30	1	1	1	1
31	1	1	1	1
32	1	1	1	1
33	1	1	1	1
34	1	1	1	1
35	1	1	1	1
36	1	1	1	1
37	1	1	1	1
38	1	1	1	1
39	1	1	1	1
40	1	1	1	1
41	1	1	1	1
42	1	1	1	1
43	1	1	1	1
44	1	1	1	1
45	1	1	1	1
46	1	1	1	1
47	1	1	1	1
48	1	1	1	1
49	1	1	1	1
50	1	1	1	1
51	1	1	1	1
52	1	1	1	1
53	1	1	1	1
54	1	1	1	1
55	1	1	1	1
56	1	1	1	1
57	1	1	1	1
58	1	1	1	1
59	1	1	1	1
60	1	1	1	1
61	1	1	1	1
62	1	1	1	1
63	1	1	1	1
64	1	1	1	1
65	1	1	1	1
66	1	1	1	1
67	1	1	1	1
68	1	1	1	1
69	1	1	1	1
70	1	1	1	1
71	1	1	1	1
72	1	1	1	1
73	1	1	1	1
74	1	1	1	1
75	1	1	1	1
76	1	1	1	1
77	1	1	1	1
78	1	1	1	1
79	1	1	1	1
80	1	1	1	1
81	1	1	1	1
82	1	1	1	1
83	1	1	1	1
84	1	1	1	1
85	1	1	1	1
86	1	1	1	1
87	1	1	1	1
88	1	1	1	1
89	1	1	1	1
90	1	1	1	1
91	1	1	1	1
92	1	1	1	1
93	1	1	1	1
94	1	1	1	1

Time Started: : am
 pm

Interviewer Reminder: Please complete all background information for CHECKS
listed below prior to commencing Research Interview.

CHECK	PAGE	DONE?
A	1	_____
B	1	_____
C	2	_____
D	21	_____

CHECK A: When I saw you before, you said that (the people listed below) were living with you. Has that changed in any way? (Check also for changes in marital status).

Relation to HOH	Age	M F	Marital Status	Change (specify)
		1 2	M W S D SP	
		1 2	M W S D SP	
		1 2	M W S D SP	
		1 2	M W S D SP	
		1 2	M W S D SP	

Q: When I last saw you, you said that you were getting income from (the sources listed below). Are you still getting income from.....?

[illegible]

Since I last saw you, have you begun to get any income from any other sources?

Yes 1

No 2

YES

What source is that?

(after tax), how much does that bring in per week?

CHECK C: Employment status of HOH (and wife) at time of screening interview.

H:

WIFE:

When I last saw you, you said that you were Are you still?

HOH WIFE

YES 1 1

NO 2 2

NO

What are you doing now?

Working part-time	1	1
Fully retired	2	2
Keeping house	3	3
Other (specify)	4	4

How many years of your life would you say that you have worked?

Nil	1	Go to Q.7
1-10	2] Go to Q.2
11-20	3	
21-30	4	
31-40	5	
Over 40	6	

And how much of the time that you spent working were you self-employed?

None	1
About a quarter	2
About one-half	3
About three-quarters	4
All of the time	5

During the years that you worked, were you ever unemployed, say, for longer than a week?

Yes 1 Go to (a)

No 2 See CHECK D at Q.4

IF YES

- (a) Can you give me an idea of how many times you were unemployed?
Was it ..

	HOH
Once	1
Twice	2
Three or more times	3

- (b) Adding all those times together, for how long would you say that you were unemployed in total?

- (c) And how did you feel about being unemployed?

-2 -1 0 1 2

- (d) Can you remember, did you ever apply for any unemployment benefit or other benefit from the government while you were unemployed?

Yes	1	Go to (i)
No	2	See CHECK D at Q.4

- (i) How did you feel about the way you were treated when you applied?

-2 -1 0 1 2

- (ii) And did you get the benefit?

Yes	1
No	2

- (iii) And how did you feel about that?

-2 -1 0 1 2

CHECK D: To all now in employment (from CHECK C). Others no longer in employment to question 6.

How old were you when you gave up full-time work?

Many people give up work completely when they reach retirement age.
Why did you decide to carry on working?

- need money
- like work
- bored otherwise
- asked to stay on by employers
- spouse not retired
- other (specify

GO TO QUESTION 8

How old were you when you gave up work completely?

(If female retired after 60, or male after 65, ask (a). Others go to question 7).

(a) Why did you decide to carry on working after the age of 60(65)?

- need the money
- like work
- bored otherwise
- asked to stay on by employers
- spouse not retired
- other (specify)

How would you feel about having some kind of part-time job now, if it was possible for you to get one?

-2 -1 0 1 2

(If any score except '0', ask (a). Others go to question 8)

(a) What makes you feel that way?

(For (+) scores only. Others go to Q.8)

(b) What kind of job would you like to have?

ALL

Now I would like to talk with you about yourself and how you spend your time nowadays. Do (both of) you get out and about as much as you would like?

	HOH	WIFE
Yes	1	1
No	2	2

NO

How do you feel about that?

-2 -1 0 1 2

Are you usually able to get out of the house without help if the weather is not too bad?

Yes	1	1
No	2	2

. (Now that you are retired from full-time work) what are some of the things that you enjoy doing nowadays?

No.	Activity	Frequency
1		4 3 2 1
2		4 3 2 1
3		4 3 2 1
4		4 3 2 1
5		4 3 2 1

PROMPTS:

Clubs or
Associations
Social centres,
Church.

(a) How often do you(activities)?

- 4 At least once per week
- 3 At least once per fortnight
- 2 At least once per month
- 1 less than once per month

. What sort of things do you dislike about being retired?

. In general, how do you feel about being retired?

-2 -1 0 1 2

. Now I would like to ask you about any contacts (either of) you may have had with some of the health services.

Do (either of) you have any of the following come to visit you?

	HOH	WIFE
Home help	1	1
Meals on wheels	2	2
District Nurse	3	3

. During the last three months, have (either of) you had any contact with the following people, either here or at their place of work?

Family doctor	1	1
Doctor at hospital	2	2
Optician	3	3
Dentist	4	4
Chiropodist	5	5
Health Visitor	6	6
Social Worker	7	7
Housing Dept. Visitor	8	8
Social Sec. Visitor	9	9

How often, as a rule, do (either of) you see your friends, either here or in their own homes?

4 3 2 1 0

Now thinking of your neighbours in the area here, about how often in a typical week do (either of) you see them to chat to?

At least every day	5
At least every other day	4
At least twice a week	3
At least once a week	2
Less than once a week	1

If you found out that one of your neighbours was having difficulties, how likely is it that (either of) you would offer to help?

HOH 0 1 2 3 4

WIFE 0 1 2 3 4

(If likelihood greater than '0', ask (a). Others go to Q.18)

(a) In what sort of situations would you offer to help?

And, turning the previous question on end, how likely is it that you would ask your neighbours for help if you were having difficulties?

HOH 0 1 2 3 4

WIFE 0 1 2 3 4

(If likelihood greater than '0' ask (a). Others go to Q.19)

(a) In what sort of situations would you ask them for help?

CHECK E: To be coded from CHECK A.

Does subject have:

(a) Any children or grandchildren living in?	YES	NO
(b) Any other relatives living in?	YES	NO

I'd now like to ask you about your family. (Apart from those living with you) do you have any children or grandchildren?

YES	1
NO	2

IF YES

(a) How often, as a rule, do you see any of them?

4 3 2 1 0

And (apart from those living with you) do you have any other relatives?

YES	1
NO	2

IF YES

(a) How often, as a rule, do you see any of them?

4 3 2 1 0

(If no relatives, children, or grandchildren, go to question 23.)
Others with relatives, go to question 21).

And do any of your relatives or family ever help you to make ends meet by giving you a bit of extra money?

YES	1
NO	2

IF YES

(a) Who?

(b) How often, as a rule?

4 3 2 1 0

(c) And thinking about the money that they give you, how much does it help when it comes to making ends meet? Would you say that it ...
(Present Card 1)

Doesn't really help at all	0
Helps a wee bit	1
Helps a fair bit	2
Helps very much	3
You would be lost without it	4

And does anyone from your family ever help you to make ends meet by helping you out in other ways, for example, by buying you food, clothing, or by paying some of your bills?

YES	1
NO	2

IF YES

- (a) Who helps you out?
(b) In what way do they help?

PERSON	STRATEGY	FREQUENCY
		4 3 2 1
		4 3 2 1
		4 3 2 1
		4 3 2 1

- (c) How often, as a rule, do they help you out by doing this?

At least once a week 4
At least once a fortnight 3
At least once a month 2
Less than once a month 1

- (d) And thinking about the help that they give you, how much does it help when it comes to making ends meet? Would you say that
Present Card 1)

Doesn't really help at all 0
Helps a wee bit 1
Helps a fair bit 2
Helps very much 3
You would be lost without it 4

From talking with many pensioners during my interviews over the summer, I have found that, as people grow older, certain things happen which make it more difficult for them to make ends meet. For some people the turning point is the death of a loved one, for others it may be retirement, or receiving a large bill for a roof repair, or a breakdown of their health.

I'd now like to ask you to look back over the past few years, and to tell me if you can put your finger on any changes in your circumstances that have made it more difficult for you to make ends meet since that time.

- 0 No changes - go to Q.24
1 Changes - ask (a)

- (a) What were those changes?

I would now like to ask you to look at this card (Present Card 2). As you can see it has four sentences on it. The question that I would like to ask you is "How well are you managing to make ends meet now, as compared to the time before (CTP)."

Would you say that....

0. No change
1. You're a wee bit worse off than before
2. You're a good bit worse off than before
3. You're very much worse off than before
4. You're extremely worse off than before

The next question is one which I probably already asked you in our first talk, but since I'd like to see if your opinion has changed since then, I hope that you won't mind if I ask you it again.

You'll probably recognise this card (Present Card 3).

Now, looking at the five sentences on it, which sentence do you think best describes your situation here?

Would you say that....

1. Your income is quite a bit greater than your expense
2. Your income is a little bit greater than your expense
3. Your income just matches your expense
4. Your income is a little bit less than your expense
5. Your income is quite a bit less than your expense.

And, again another question that I have probably already asked you.

Using this card (Present Card 3) could you tell me how difficult it is for you to make ends meet nowadays?

no trouble	0
a wee bit difficult	1
pretty hard	2
a great struggle	3
almost impossible	4

Most of the other pensioners I have talked with have told me that they have cut down or given up buying or doing certain things lately, because they have become too dear. I have a list of a few things that most people buy or do, and as I read through it, would you please tell me if you have cut down or stopped doing it altogether over the past few years.

Going out for entertainment (pub, club, meals, bingo, cinema, bowls)	2	1
Going on holidays	2	1
Travelling to see relatives	2	1
Buying newspapers and magazines	2	1
Using the 'phone much	2	1
Heating	2	1
Buying clothing and shoes	2	1
Using electricity	2	1
Smoking (query if for health reasons)	2	1
Buying meat	2	1
Buying eggs, cheese and milk	2	1

(cont.)

most of the rest of our conversation, I would like to talk with you at some steps that retired people take to make it easier to make ends

first question is:

To your knowledge, can pensioners in certain circumstances get extra income each week from the Department of Health and Social Security in order to top up their pensions?

Yes ☐ Ask (a)

No ☐ Statement 5.

Infer Q. 4

(a) Can you tell me what you think the name of this extra income is?

Yes ☐ Ask 2. Name given:

No ☐ Ask (i)

(i) The (correct) name for this extra income is Supplementary Pensions.

I'd now like to ask you a question which is a wee bit more difficult, so please take your time to think about your answer. The question is: "Considering your present financial situation, have you ever thought there was any chance at all that you might be / better off financially on a Supplementary Pension than you are on your rebates? / eligible for a Supplementary Pension?

Yes ☐ Ask (a)

No ☐ Ask 4.

(a) And what first made you think that you might be / better off / eligible?

(b) I'd like to ask you now, how confident are you that you would / be better off / be eligible? Would you say that you're:

Very uncertain	1
Uncertain	2
Fairly confident	3
Dead certain	4

Ask 3.

Since you think that there might be some chance that you may be / better off / eligible, can you tell me, what has prevented you from applying so far?

Before I came and talked with you today, had you ever...

- _____ Thought about applying for a Supplementary Pension?
(If yes, 'How often did you think about this?')
- _____ Talked with other people about the possibility of applying?
(If yes, 'Who?')
- _____ Asked other people, such as a doctor or social worker, for
advice about applying? (If yes, 'Who?')
- _____ Picked up a leaflet from the Post Office describing Supplementary
Pensions?
- _____ Completed the application form on the leaflet, but never sent
it in?
- _____ Made an appointment for an interview, but decided not to go
through with it after all?

Now I would like you to have a look at this card (present Card 5),
and, if you would please, to use it to answer the following question:
"Considering what you know about Supplementary Pensions and your
present financial circumstances, how likely is it that you will apply
for a Supplementary Pension sometime during the next two months?"

1. I definitely will not apply
2. There is a small chance that I will apply, but it is very unlikely.
3. I probably will not apply, but I'm not certain of this.
4. I'm not certain what I will do.
5. I probably will apply, but I'm not certain of this.
6. I very likely will apply.
7. I definitely will apply.

GO TO STATEMENT 6

IF NEVER HEARD OF SP, FROM QUESTION 1

In fact, pensioners in certain circumstances can get their weekly pensions topped up. The name of this extra income is Supplementary Pensions.

Now when I spoke with you earlier in the year about making ends meet, I asked you a few questions about your financial circumstances. From that information I was able to estimate if you would be / better off on / eligible for / a Supplementary Pension. I'd like to tell you now that, although I'm not a government official and I'm not dead certain, it seems very likely that you would be / better off financially on / eligible for / a Supplementary Pension. Although this is only an estimate, it seems likely that the amount which you would be / better off by / eligible for / is between _____ and _____ pounds per week. Obviously, the only way to be certain if you are / in the better off situation / eligible / is to arrange to have an interview with a Social Security interviewer. I'd now like to go on by telling you a bit more about what making an application involves, and to ask you a few questions about how you would feel about the application procedure.

First of all, as a matter of general principle, do you have any strong feelings one way or the other about asking for help?

Yes ___ Ask (a)

No ___ Ask 8.

(a) How would you feel, then?

-2 -1 1 2

Ask 8.

Assuming that you would apply and get this extra _____ pounds per week, what do you think you would put it toward or spend it on?

_____	-2	-1	0
_____	-2	-1	0
_____	-2	-1	0
_____	-2	-1	0
_____	-2	-1	0

(a) And how hard has it been for you to do without / cut down on ...
(ask valences for each)

(b) And, in general, how useful would this extra ____ per week be toward meeting (the specific costs/expenses)? Interviewer Rates:

- 0 No use
- 1 Wee bit
- 2 Fair bit
- 3 Very useful
- 4 Extremely useful - solves most of the problem

If you decided to apply, you would have to apply to the Department of Health and Social Security to verify that you / would be better off / are eligible. May I ask, would you have any strong feelings one way or the other about applying to the DHSS?

Yes ☐ Ask (a)

No ☐ Ask 10.

(a) How would you feel, then?

-2 -1 1 2

If you decided to apply, you would have to have an interview to verify for certain that you / would be better off / are eligible. Now, do you have any strong feelings one way or the other about have an interview?

Yes ☐ Ask (a)

No ☐ Ask 11.

(a) How would you feel then?

-2 -1 1 2

I'd like to ask you now about any previous experiences that you may have had with officials. First, have you ever had any dealings in person with an official from the Social Security Office before?

Yes ☐ Ask (d)

No ☐ Ask (a)

(a) Have you ever had any dealings in person with any of the officials at the Housing Department (Waterloo Place) before?

Yes ☐ Ask (d)

No ☐ Ask (b)

(b) Have you ever had any dealings in person with other officials, such as people from the electricity board, gas board, rates collection office, etc.?

Yes ☐ Ask (d)

No ☐ Ask (c)

(c) Based on what you have heard and know about Civil Servants and other officials, how do you think that the Social Security Officer might treat you if you decided to apply?

-2 -1 0 1 2

Ask 12.

(d) Do you remember, how did that official treat you?

-2 -1 0 1 2

(e) And if you decided to apply for a Supplementary Pension now, how likely is it that the Social Security Officer would treat you the same way?

0 1 2 3 4

Ask 12.

If you were to apply, you could have the interview either here in your home, or you could go to Clifton House at Haymarket to have it. Now, which do you think that you would prefer?

Home ____ Ask (a)

C.H. ____ Ask (b)

(a) And do you have any strong feelings one way or the other about having a DHSS interviewer come around to your house?

Yes ____ Ask (i)

No ____ Ask 13.

(i) And how would you feel, then?

-2 -1 1 2

Ask 13.

(b) And do you have any strong feelings one way or the other about going to Clifton House to have an interview?

Yes ____ Ask (i)

No ____ Ask (c)

(i) And how would you feel, then?

-2 -1 1 2

GO TO (c)

(c) I would like you to think for a minute about Clifton House. It is very likely that there would be other types of people waiting there to be interviewed when you went in. I'd like to ask you if you could tell me what you imagine that those people would be like.

(i) And would you have any strong feelings one way or the other about being in their company?

Yes Ask (ii)

No Ask 13.

(ii) And how would you feel, then?

-2 -1 1 2

I'd now like to discuss with you the types of questions that the Social Security interviewer would most likely ask you if you decided to apply. Since I'm very interested in what you feel about being asked these types of questions, you can help me to understand your feelings in the following way. After I tell you about each question that the interviewer is likely to ask, I'd like you to tell me if it would bother you to have to answer that particular question. If you tell me that the particular question would bother you, I'll be asking you if it would bother you only a wee bit, or quite a lot.

Now, one of the questions that the interviewer would ask you is:

	VALENCES		
	Yes	No	
	<u>-2</u>	<u>-1</u>	<u>0</u>
(a) How old are (both of) you?	-2	-1	0
(b) Who lives in your house here?	-2	-1	0
(c) How much is your weekly income, and where does it come from?	-2	-1	0
(d) How much are your savings, and where do you have them saved?	-2	-1	0
(e) How much is the total rent on your house?	-2	-1	0
(f) How much are the total rates on your house?	-2	-1	0
(g) Do you have any rebates, and how much are they worth?	-2	-1	0

- | | | | |
|--|----|----|---|
| (h) Do you pay any feu duty, and how much is it that you pay? | -2 | -1 | 0 |
| (i) How difficult do you think it is to heat your house? | -2 | -1 | 0 |
| (j) How is your health, and how able are you to get out and about on your own? | -2 | -1 | 0 |
| (k) Do you have any special expenses in connection with your diet? | -2 | -1 | 0 |
| (l) Do you do your laundry out, and if so, how much does it cost per week? | -2 | -1 | 0 |
| (m) Do you need to replace any old items such as bedding, furniture, or household equipment? | -2 | -1 | 0 |
| (n) Do you need any clothing replaced? | -2 | -1 | 0 |
| (o) Do you get any steady income from your family, and if so, how much is it? | -2 | -1 | 0 |

I have only a few more questions to ask you regarding applying for Supplementary Pensions and then we will be finished with the subject.

Now, when the Social Security interviewer asks you about your circumstances, it is very likely that he will also wish to see evidence of your income, and of your expenses such as rent and rates. I'd like to ask you now, do you have any strong feelings one way or the other about having to give him evidence of your income and of some of your expenses?

Yes Ask (a)

No Ask 15.

(a) How would you feel, then?

-2 -1 1 2

Ask 15.

IF SUBJECT HAS FAMILY. OTHERWISE GO TO QUESTION 12

If you decided to apply for a Supplementary Pension, would you tell your family that you were doing so?

Yes ☐ Ask (a)

No ☐ Ask (b)

(a) And how do you think that they would react?

Ask 16. -2 -1 0 1 2

(b) What do you think would keep you from telling them?

Ask 16.

And if you decided to apply, would you tell, say, your closest friends?

Yes ☐ Ask (a)

No ☐ Ask (b)

(a) And how do you think that they would react?

-2 -1 0 1 2

Ask 17.

(b) What do you think would keep you from telling them?

Ask 17.

And if you decided to apply, would you tell any of your neighbours?

Yes ☐ Ask (a)

No ☐ Ask (b)

(a) And how do you think they would react?

-2 -1 0 1 2

Ask 18.

(b) What do you think would keep you from telling them?

Ask 18.

18. One of the advantages of receiving a Supplementary Pension is that, in addition to the extra money that it would bring in, you would also automatically get your glasses and dental treatment free of charge. I'd like to ask you now, how would you feel about getting those things free of charge?

-2 -1 0 1 2

19. Another advantage of receiving a Supplementary Pension is that any fares you paid on going to the hospital yourself are refunded to you by the hospital when you show them that you are receiving a Supplementary Pension. May I ask, how would you feel about getting those fares refunded?

-2 -1 0 1 2

Ask 20.

THOSE ON REBATES ONLY. OTHERS GO TO QUESTION 21.

Earlier I told you that it is very likely that you would be better off financially by claiming a Supplementary Pension than you presently are by being on your rebate(s). This means, quite simply, that the amount of cash that you would get from a Supplementary Pension would be greater than the amount of rebate(s) that you are presently receiving.

The government says that people cannot have both a rebate and a Supplementary Pension at the same time, and if you received a Supplementary Pension you would eventually have to go off the rebate. Although the Supplementary Pension would be the better option for you in financial terms, I would like to ask you now if you have any strong feelings one way or the other about giving up your rebate in favour of a Supplementary Pension.

Any strong feelings?

Yes Ask (a)

No Ask 21.

(a) And how would you feel about eventually giving up your rebate?

-2 -1 1 2

Ask (i)

(i) And what makes you feel that way?

(ii) And if the Supplementary Pension was worth 10£ per week more to you than your rebates presently are, would you still be bothered about giving up your rebate(s)?
(Interviewer probe for threshold -- 9, 8, 7, 6, 5, 4, 3, 2, 1)

Ask 21.

I have only one last question to ask you about applying for a Supplementary Pension. I would like you to look at this card (again); (present Card 5) please, and to use it to answer the following question.

"Considering that you now know that it is very likely that you / are eligible for / would be better off on / a Supplementary Pension, how likely is it that you will apply for one sometime during the next two months?

1. I definitely will not apply.
2. There is a small chance that I will apply, but it is very unlikely.
3. I probably will not apply, but I'm not certain of this.
4. I'm not certain what I will do.
5. I probably will apply, but I'm not certain of this.
6. I very likely will apply.
7. I definitely will apply.

Interview ended:

OK D: SB1/SB8 Left?

SB1

☐

SB8

☐

Appendix A6: Two Profiles

Appendix A6: Two Profiles

Mrs. K.

1. Description of Financial and Household Situation

Mrs. K. was a 76 year old widow who lived alone in a two apartment flat in a small tenement in the Roseburn/Murrayfield area of Edinburgh. She rented her flat from a landlord who owned several small properties in the area and who lived locally. Although she said that she was quite content, and her lifelong friend Mrs. M. lived across the street, Mrs. K. seemed a bit lonely. She also recognised that she was slowly losing her memory, and that her mobility was severely limited by her angina, her severe arthritis, and her doctor's warnings that if she was not careful, she might develop a hiatus hernia (a condition not uncommon amongst the pensioners I interviewed).

Mrs. K.'s housing situation worried her on two counts: (1) her neighbour across the common first-floor landing was an alcoholic prone to vociferous profanity and frequent dog-battering, and (2) her landlord ran his properties on the cheap, spending the minimum on upkeep. As a result, the water cistern above Mrs. K.'s bedroom leaked, and had ruined her ceiling. She was dismayed not only by the unsightly appearance this presented, but also, and more importantly, by her fear that the ceiling would collapse.

I had scheduled Mrs. K. to be my second interviewee on the first day of interviewing. When I rang her doorbell, there was no answer. I called out to her through the letterbox, and a few seconds later I heard her moaning, "Someone please help me, someone please help me". I told her that I would go for help, and I immediately went to the neighbour across the stair.

He remembered that Mrs. K.'s daughter worked at a nearby bank and I suggested that he ring her. However, she had not yet arrived at work, so I asked him to ring for the police, while I went and looked for a neighbour with a key. In the event, the keyholder was out, and I began to look around for an object with which to prise open the door. Just as I was about to attempt my first ever break-in, Mrs. K. managed to get to the door and to open it.

I took her to her bedroom, placed her on the bed, put a cold flannel on her head, and somewhat anxiously

awaited the arrival of the police. Mrs. K. continually moaned, "Why did he have to do it, oh why? Someone hit me on the head." Although the door had been double locked, I checked the windows and found that they were all secure. Then I realised that she thought I had done it!

The police arrived about 20 minutes later. By piecing together the account given by the sister at the hospital with that given by her daughter, I later surmised that Mrs. K. had turned her head quickly, pinched an artery, and consequently fainted. When I rang the ward to inquire after Mrs. K., the sister was already quite familiar with my name since Mrs. K. had continually associated me with the crime.

Fortunately, Mrs. K. recovered quickly, and five weeks later I was able to conduct a screening interview with her.

Mrs. K.'s only source of income was her NIP of £19.50 per week. She received a rent allowance and a rate rebate, and, combined, their weekly value was £3.98. I estimated her entitlement, which included heating additions at the half-rate (£1.70) to be £6.95, which would have left her potentially better off on a supplementary pension by £2.97 per week.

2. Description of Motivation to Apply Prior to Research Interview

Perceived Need

In the screening interview, Mrs. K. indicated that her income just matched her expenses and that she found it a wee bit difficult to make ends meet. In the research interview, she indicated that her income was a little bit less than her expenses, and that she found it pretty hard to make ends meet. However, to put "pretty hard" into context, this didn't really worry her a great deal. This was because her plight then was far better than when her husband was alive:

When the children were young, it was an awful struggle. He [her husband] was a gardener, and in the winter he had no wages and we had to dip into savings.... He also drank and I sometimes didn't get his wages....If it hadn't been for drink, things would be different now.

So although Mrs. K. found it pretty hard to manage, it was much easier for her at the time of our interview

than before her husband died.

Knowledge of the Existence of Supplementary Pensions

At first, Mrs. K. did not understand my question, but when I re-phrased it she indicated that she knew that some form of extra income for pensioners existed. She called it "social security", but when I stated the correct name, she immediately recognised it and told me that she knew other people on it.

Perceived Eligibility

Mrs. K. stated that she "had never even thought about it [being eligible for a supplementary pension]."

Expectations and Feelings about Applying

Justifiably, Mrs. K. was very proud of the way in which she had managed to raise two children on what was often a very small income. Her pride and independence were reflected in the effort she put into managing her finances. Her attitude became clear when she told me:

Certainly the gas and electric are going up...but I put away a wee bit for the electric, gas, phone and television every week.... I feel that I can manage with the rebate and the rent allowance. Rent -- that's the biggest problem.

Summary

Although Mrs. K. recognised that she was having some difficulty, the combination of her perceptions of little need (lower still because her current situation was an improvement on her previous lifestyle), pride and independence, and the positive value placed on the rebate and allowance kept her from applying. Although she expressed some need, it seemed that her resistance had effectively prevented her from considering that she might be eligible.

At this point in the interview, Mrs. K. indicated that she definitely would not apply.

3. Description of Motivation to Apply after Research Interview

I then proceeded to inform Mrs. K. that she probably would be between £2.50 and £3.00 per week better off on a supplementary pension.

Expectations and Feelings about Applying

Mrs. K. indicated that she would put this extra income towards three things: (1) saving up for going into a nursing home, (2) using more gas heat and electricity, and (3) repairing and redecorating the bedroom where the cistern leaked. From our conversation it appeared that the extra money would have had a high utility for meeting her immediate needs of extra heating and help with the electricity bills.

Mrs. K. had some reservations about asking for help. In response to my query, "Do you have any strong feelings one way or the other about asking for help?", she replied: "No, not really. But I just feel as long as I can manage on what I have just now, I'll carry on." Earlier in the interview, Mrs. K. had expressed her independence in another form. When I asked her how she would feel about getting help from her children, she stated: "Families have enough to think about themselves. I would accept if they offered, but I wouldn't ask for it." Mrs. K. also did not "think that you should do it [apply] unless it's absolutely necessary. I know other pensioners who are on it, but who could do without it."

Mrs. K. felt that she could maintain her independence very well by staying on her rebate and allowance. She was very negative about the high cash flow of managing implied by SB. In her words:

I feel if I'm getting a rebate, that keeps me straight on that [rent and rates]. I cannot stand debt, and the rebate keeps me straight. [But why must it be a rebate?] If I'm getting a rebate, I don't have to worry about putting money aside. I'm getting awfully forgetful, and often have to ask my daughter how much things are....

Judging by her candid appraisal of her failing memory, she perceived that she was already on the "best" option, and switching over would have created substantial hardships. She re-stated her feelings later:

I feel ease of mind when I get that [the rebates]. [The disadvantage of cash is that] I could easily go and spend that money, forgetting that I had to put it in place of my rebates.

Unlike many other pensioners, Mrs. K. was negative about the rebated taxi fares concession. Receiving this particular benefit would have made her feel that she was "taking a lot off somebody who may be more needing", and she therefore stated "I'd find another way".

Mrs. K., were she to apply, expected that she would certainly tell both her family and her friend, Mrs. M. She "never does anything" without consulting her family, and strongly believed that they would have encouraged her to apply because "after all, they have their own families". She believed that her friend Mrs. M. would also very strongly encourage her to apply.

Summary

It was clear that Mrs. K. was finding it somewhat difficult to manage, believed that the benefit would be useful towards meeting her needs, and expected both her family and her friends to encourage her to apply. However, there were also considerable forces against applying. These were (in descending order of importance): (1) the possibility that a cash benefit would put her into debt and cause her a lot of worry; (2) the loss of pride she expected to suffer by becoming dependent on a benefit, applying for which would have meant admitting that she "needed", and receipt of which would have associated her with people of lesser integrity ("other pensioners who are on it, but who could do without it"); (3) the sense of guilt that she expected to feel about "taking a lot off somebody who may be more needing".

Mrs. K. closed our interview by indicating that she definitely would not apply. She stated: "I'd just do without. You have to do these things. I just don't go about places where I spend money."

Contrary to the statistical predictions, I predicted that Mrs. K. would not apply during the waiting period. In the event, she did apply.

Mrs. N.

Description of Financial and Household Situation

Mrs. N. (65) was a widow who lived alone in a two apartment, ground floor flat in Wester Hailes, a council housing estate. Mrs. N. was German, having met and married her Scottish husband when he was in the occupation army after the last war. She had been living in Scotland since 1949, and her married life was never really happy because her husband drank and gambled away their wages.

Mrs. N. was very much a product of the "altschul" of German upbringing. She believed quite strongly in obeying authority, being highly organised, and that children should be seen but not heard. Because of both her conspicuous nationality and her firmly held authoritarian views, she was continuously tortured during the summer months by local children playing directly outside her sitting room window. They often chanted slogans such as "We won the war" and "Nazi, go home" in order to aggravate her, and she responded to their taunting by chastising them, which only encouraged them all the more. She was very distressed during our first interview, but since school had resumed by the time of our second interview, she was feeling much more contented.

When I arrived for our first interview, I was greeted by loud German 'oom-pa-pa' music through the letterbox. When Mrs. N. appeared, she told me that she had guests from Germany, and that I could not see her. We negotiated for a short while, and she finally said that I could come back in "hof en oer".

Mrs. N.'s only income was her NIP of £19.50. She received rebates on her rent and rates worth 87% (£7.46) of her weekly payments (£8.50). Although it was difficult to decide between the quarter and half rates, I "awarded" Mrs. N. a quarter-rate ECA for heating, and this made her potentially better off on SB by £2.29 per week.

Description of Motivation to Apply Prior to Research Interview

The first interview with Mrs. N. was so difficult (a combination of her accent, her attitude, the noise of the local children, and her consequent distress) that I was very reluctant to interview her a second time. However, when I returned, I was pleasantly surprised at how different she seemed. She insisted that I have breakfast with her, and plied me with food,

cigarettes, and a cup of "proper" coffee. As we spoke, she warmed up considerably. It was only after I felt that I had established a personal rapport that I started to work through my questions with her.

Perceived Need

Mrs. N. indicated that her income was quite a bit less than her expenses, and that she found it pretty hard to make ends meet. In her words, "Tuesday's pension is gone by Saturday, and there's not a penny left in my purse. I just have to do without." Although she, budgeted carefully, she couldn't "buy clothing outright", and managed only by belonging to a clothing club. "I don't buy the same messages every week", she stated. "What I buy this week I don't buy the next. I have to be economical." She earlier stated that there was nothing that she disliked about her present situation, but that she would have liked a bit more money. Like many pensioners, Mrs. N. considered her non-food bills to be of the highest priority. Of her weekly £19.50, £2 went for the telephone bill, £1 for her death insurance, £9 for her electricity bill, £1 for her rent and rates, and the remaining £6.50 was spent on her food and personal items for the week. She was very houseproud, and it was clear that the maintenance of her house took priority over food purchases. But Mrs. N. also stressed that many luxuries (such as her new electric kettle) were bought for her by German friends who visited her occasionally.

Knowledge of the Existence of Supplementary Pensions

Even before I asked her directly, Mrs. N. indicated that she knew that some form of extra money for pensioners existed. Some time previously:

One of my neighbours said, "why don't you go on social security?" I can't go to social security and moan and plead poverty. As long as my bills are paid, I won't do it.

When I asked her directly, Mrs. N. told me that the name of the extra income might be "Social Allowances", but that, in any case, she would be ashamed to claim it.

Perceived Eligibility

Mrs. N. admitted that there was some chance that she might be better off on supplementary benefit, but she was uncertain of this. She told me that her neighbours had discussed it with her, and that they had

suggested that she would be better off.

Expectations and Feelings about Applying

It was Mrs. N.'s negative feelings that deterred her from applying prior to the research interview. Her pride was generally expressed by her emphatic statement that:

as long as I can manage, I won't. I just feel, Oh, no (with her hands thrown up in a gesture indicating defeat and despair). Maybe, if I had ill health....

But, what did "as long as I can manage" mean? Mrs. N. clarified this remark with the rhetorical question, "Why live off the state when you can manage? [There is] no need for that if you're careful." So, in her mind, a person who is proud and independent is careful, and being careful keeps one free of state support. Receiving state support would mean admitting that she had not been careful enough, and this would have injured her pride. Mrs. N. also commented: "but let's face it, we have our free bus fares." This was her way of saying that she had already sacrificed a bit of her pride for the sake of her needs. It seems that having conceded once, she was even less willing to concede again.

Mrs. N.'s pride shone through in her interpretation of her previous experience with a DHSS officer. In understanding this passage, it is helpful to know that when she sold her old house for £390, she put £190 of this toward painting and carpeting her new rented flat. Mrs. N.'s account went as follows:

Last year I needed new reading glasses - the NHS glasses were no good, and I had my own frames made. The man charged me the full amount ... and my neighbour said that this was not right. I filled in a form for a glasses rebate and this led to a social security man coming [much to her surprise and dismay].

He looked around to see how I was getting on. I told him, "I manage, I get on." I'm not down. They look around for dirt.

Mrs. N. knew pensioners "who spend their social security on smoking and drink." To her, the people who

had social security were those who squandered the benefit on smoking and drinking, and they had obtained the benefit by pleading poverty (which can be most effectively done, so I was told, by "ripping up the carpets"). Her belief that the interviewer was "looking around for dirt" had insulted her immensely, and had implied that he was (in her mind) associating her with the drinking and smoking type.

Mrs. N. also tried to rationalise her way out of eligibility. She stated, "I feel -- I'm German. Why should they bother with me?" It seemed that Mrs. N. was here attempting to convince herself that, because she was a foreigner, she had no legal right to the extra income. Since it was not a right, she considered it to be charity. And since it was charity, she could then feel justified in allowing her pride to dictate that she manage without it.

In addition to the aforementioned deterrents, Mrs. N. was generally "put off by having to go to the DHSS and ask for it", and she expected that any experience with a DHSS officer and with applying would be relatively unpleasant. The officer in her previous experience "was not unkind, but was a bit snobbish", and to her, the entire experience was "degrading - I felt embarrassed".

Summary

There was little doubt that Mrs. N. had not claimed because of her negative feelings. For her, applying had numerous implications, most of which she felt would have damaged her pride and sense of independence. To have had to ask for the extra money would have been insulting enough, but to have had to pretend to be poverty stricken and therefore to have associated herself with undesirable people was totally unacceptable to Mrs. N. She summed up her attitude by stating:

I did nae [think of applying], but why should I? I have a wee bit of pride. Give it to the boozers and bingo players. It doesn't appeal to me.

Mrs. N. then indicated that she definitely would not apply, considering her feelings at the time.

3. Description of Motivation to Apply after Research Interview

I then proceeded to inform Mrs. N. that she would probably be between £2.00 and £2.50 per week better off

on a supplementary pension.

Expectations and Feelings about Applying

Mrs. N. would have put this extra money towards her electricity bill, paying off her clothing club account, and towards paying for the telephone. She remarked that she had already "done away with" her television. Although she was finding it extremely difficult to meet these expenses, her comments regarding her clothing club payments only reiterated her attitude towards asking for help:

It worries me to have months and months to pay. But it is the only way for me to get on.

Mrs. N. believed that the extra money would be extremely useful towards meeting these expenses, but also believed that it would not completely cover all of them.

Mrs. N. was so set against asking for help that she stated: "I just couldn't". She was very negative about applying to the DHSS because this would mean she must be prepared to "plead poverty". She was also very negative about having an interview, and expected that the interviewer would be very offputting. This was due, in part, to Mrs. N.'s feelings that "they would come here and say I'm a healthy woman and don't need it."

Although I had informed her that she could have the interview either in her home or at the DHSS office, she insisted:

I'd still have to go down there, and I don't have the guts to do it. I'd have to rip up the carpets to prove that I'm poor.

Of all the questions asked in the official interview, Mrs. N. was only against answering one - "how much are your savings?" She had nearly £200 in index-linked certificates about which she did not tell me until the end of our second interview. She told me that:

I wouldn't tell them [the DHSS] about the index money. It's for my holiday in Germany -- my first in 20 years.

However, Mrs. N. then proceeded to surprise me by stating that she would not be bothered by having to produce evidence of her income and certain of her expenses because "it has to be honest"!

Mrs. N. indicated that she would not be inconvenienced by switching over from rebates, nor would her decision be influenced by her friends because she would not consult them. The perks of supplementary benefit were of no use to her since she had already taken advantage of the dental and optical concessions, and did not need the rebated taxi fare concession.

Summary

Mrs. N.'s decision-making process essentially involved weighing off the utility of the extra money for meeting her electricity, clothing and telephone bills against her negative feelings about applying. Her reluctance to apply was considerable, since she expected to encounter barriers at every step along the way. First, she would have had to overcome her very strong sense of pride in order to ask for what she perceived to be charity (rather than entitlement). She would then, at some point, have had to go to the DHSS, and this was undesirable because it would have implied that she could not manage. Third, she would have had to have an interview, and she did not like interviews, or the "fact" that the interviewer would have associated her with undesirable people. She also expected that the interviewer would be a bit snobby, and would snoop around her house for evidence of poverty. Fourth, she felt that in the official interview she would have both to lie about her savings and to plead poverty, both of which would make her feel badly. She believed that if she pleaded poverty (or even applied), the interviewer wouldn't believe that she was honest. This was because, in her view, the condition of a person's house proved their financial circumstances. Thus, in order for her claim to be credible, her house would have to smell of poverty. Since it was very nicely kept, she believed that the disparity between its condition and her story would lead the interviewer to doubt her integrity. Fifth, she thought that the interviewer, after seeing her and her house, would say that she was not eligible because she was too well off and too healthy. Being rejected in this fashion would have been heartbreaking.

Although at the end of the interview she was still very resistant to applying, it seemed that her sense of need was quite strong as well. This was inferred from her surprising response to my closing query about how likely it was that she would claim sometime during the next two months. She said that she probably would not apply, but that she was not certain of this.

It's like this - the electricity is up, but I feel that by saving I can manage. I see how I get on by February. If I can manage, I won't do anything else.

Mrs. N. did not have an interview within the two-month waiting period to see if she would be better off.

Appendix B1: EHD Letters of Invitation

THE CITY OF EDINBURGH DISTRICT COUNCIL
HOUSING DEPARTMENT

Our Ref. RMCD/CP/RR

Date



Dear

SURVEY: MAKING ENDS MEET

I am writing to ask if you would take part in a survey of the views of pensioners about making ends meet.

The government is interested to know how pensioners feel about the various benefits available to them, and about the different ways pensioners use to make ends meet. Consequently, it has asked a survey team from Edinburgh University, headed by Mr Scott Kerr, to interview a variety of pensioners in order to discuss the whole question.

Since Mr Kerr does not have a list of Edinburgh pensioners to interview, I am assisting him by providing names drawn at random from Housing Department records. No other information has been given. Since your name has been drawn, a member of the University team would like to visit you at home, some time within the next few weeks; the visit will last less than an hour.

If you do not wish to be interviewed, please write to me as soon as possible. A reply paid envelope is enclosed for your use. Unless I hear from you, I will pass on your name to the University team, and you will hear from Mr Kerr directly. Whether or not you take part will in no way affect any rebate or allowance you are receiving.

In addition, anything you say during the interview will be kept completely private as the team is bound by strict rules of secrecy. Since the list of names of pensioners who participate will be destroyed at the end of the survey, no-one will ever know that you participated.

I very much hope that you will feel able to help in this survey, and that you will enjoy talking to a member of the University team.

Yours sincerely



Director of Housing

Please address reply to
HOUSING DEPARTMENT
23/25 WATERLOO PLACE EDINBURGH EH1 3BH

THE CITY OF EDINBURGH DISTRICT COUNCIL
HOUSING DEPARTMENT

Our Ref. RMcD/W/RR



Date

Dear

SURVEY: MAKING ENDS MEET

I am writing to ask if you would take part in a survey of the views of pensioners about making ends meet.

The government is interested to know how pensioners feel about the various benefits available to them, and about the different ways pensioners use to make ends meet. Consequently, it has asked a survey team from Edinburgh University, headed by Mr Scott Kerr, to interview a variety of pensioners in order to discuss the whole question.

Since Mr Kerr does not have a list of Edinburgh pensioners to interview, I am assisting him by providing names drawn at random from Housing Department records. No other information has been given. You will be aware that the records of owners/occupiers receiving rate rebate have recently been transferred to the Director of Finance, Lothian Regional Council but the selection of names was made prior to that time. Since your name has been drawn, a member of the University team would like to visit you at home, some time within the next few weeks; the visit will last less than an hour.

If you do not wish to be interviewed, please write to me as soon as possible. A reply paid envelope is enclosed for your use. Unless I hear from you, I will pass on your name to the University team, and you will hear from Mr Kerr directly. Whether or not you take part will in no way affect any rebate or allowance you are receiving.

In addition, anything you say during the interview will be kept completely private as the team is bound by strict rules of secrecy. Since the list of names of pensioners who participate will be destroyed at the end of the survey, no-one will ever know that you participated.

I very much hope that you will feel able to help in this survey, and that you will enjoy talking to a member of the University team.

Yours sincerely

Director of Housing

Please address reply to
HOUSING DEPARTMENT
23/25 WATERLOO PLACE, EDINBURGH EH1 3BH

Appendix B2: Letters Establishing Appointments

Research Project: Making Ends Meet

031-667 1011, Ext. 4448

January 1981

Scott A. Kerr



UNIVERSITY OF EDINBURGH

Research Project: Making Ends Meet

7 GEORGE SQUARE, EDINBURGH EH8 9JZ

031-667 1011, Ext. 4448

RESEARCH STAFF: DAVID M. NELSON, SCOTT A. KERR

February 1981

Survey: Making Ends Meet

My name is Scott Kerr and I am a researcher from Edinburgh University.

Just before Christmas, Mr. King, of the Edinburgh District Council Housing Department, wrote to you about a survey of retirement pensioners which I am carrying out. I am very pleased to learn that you are willing to take part in this survey, and I am now writing to arrange a suitable time for one of my colleagues to call on you at your home to talk about the survey.

I wonder if it would be suitable for to see you
between and on . If this is
not suitable, perhaps you would write to me or 'phone me. I can be reached
by telephone between 9:30 and 11:30 a.m., Monday to Friday.

Although my colleague will be making notes on a questionnaire during your talk, especially on questions of money and how you make ends meet, I can assure you that this information will be treated as strictly private. Your name will not be noted on the questionnaire, and any report of the survey will be written in such a manner that no one will be able to be identified.

I hope that you will find the interview to be a pleasant experience, and I thank you in advance for your co-operation.

Yours sincerely,

Scott A. Kerr

Appendix B3: Screening Interview and Calculation Sheet

1. SUBJECT CODE NUMBER

2. HISTORY OF ATTEMPTS TO CONTACT SUBJECT

Subject Contacted on:

Date

☐ First attempt ___/___/___☐ Second attempt ___/___/___☐ Third attempt ___/___/___

3. OUTCOME OF INTERVIEW

a. Interview held with

b. Interview

☐ HOH☐ Completed☐ Spouse☐ Not completed☐ Both☐ Ended early

c. Assessment possible

d. Interview not completed because: Subject

☐ Total☐ Not in☐ Partial☐ Not capable☐ None☐ Refused part (specify) _____e. Interview ended early
because:☐ Refused allApplied for SP and
waiting to hear☐☐ Other (specify) _____

Has SP now

☐Assessed NO LONGER
eligible within last
three months☐Assessed NOT ELIGIBLE
within last 3 months☐

4. WEEKLY ENTITLEMENT EQUALS:

5. SUBJECT TYPE

A. To SP

☐ Owner-occupier

B. To Reb.

☐ Private tenant

Amt. B/O (A-B) =

☐ Council Tenant☐ Non-householder

INTRODUCTION (Suggested format)

My name is _____, and I am an interviewer from Edinburgh University. I expect that you remember my name from the letter of introduction that Mr. Kerr sent you regarding my visit.

First, I would like to thank you very much for agreeing to let me talk with you. It was very good of you to do so, and I'm certain that whatever information you can give me will help us to understand more clearly how different pensioners are making ends meet.

Perhaps I should begin with a few comments. Most people usually have three general questions which they would like answered at the start of the interview. These are: (1) 'Who am I?', (2) 'How did we get your name?', and (3) 'What is this survey all about?'. The answer to the first question is that I am one of a team of interviewers employed by Edinburgh University on this project. In addition, I (interviewer provides some personal details).

The second question, 'How did we get your name?', is also easily explained. Because we had no other way of finding a group of pensioners to interview, we asked the Edinburgh Housing Department to help us out. From their records, they were able to draw names out of a hat, and pass on to us the names of people who did not refuse to participate. Therefore, there is no special reason why you, rather than your neighbour, were chosen, except that it was your lucky day, so to speak.

The answer to the third question, 'What is the survey about?', will become clearer, but I can give you a brief description of it just now. The government is concerned that some pensioners may be experiencing difficulty making ends meet, and has asked Mr. Scott Kerr of Edinburgh University to investigate the matter. In order to find out how different pensioners are managing, and how satisfied they are with the types and amounts of income at their disposal, he has asked us to interview several hundred pensioners in Edinburgh. The most important outcome of this survey will be that this information will allow Mr. Kerr to make recommendations to the government as to how to make it easier for pensioners to make ends meet. Obviously, your role in this is very important, since without your help, we cannot make such recommendations.

During our chat today, I will be asking you some basic questions about your income, expenses, your household and a few general questions about your investments and savings. I shall make a note of your answers on this form, but no one else is going to know that you have given me this information, since we are bound by strict rules of confidentiality. I'd like to start now, but before we start, do you have any questions?

4. Do you have any children living with you who are dependent upon you for their support? Yes _____ (a)
No _____ Q5

IF YES PERSONAL REQUIREMENTS: DEPENDENT CHILDREN

(a) How old is each of them?

Age Range	No.	Standard Rate	Dependent Child Addition (no. x standard rate)
18+		£17.05	
16-17		£13.10	
11-15		£10.90	
0-10		£7.30	

For each child over 16, ask (b)

(b) What is his/her occupation?

Reminder: If still at school, INCLUDE IN ASSESSMENT. If unemployed sick or disabled, treat as non-dependent.

5. And do you own your home here?

Yes _____ Go to Q6

No _____ Go to (a)

(a) Are you (or your wife) responsible for the rent of your home here?

Yes _____ Go to Q6

No _____ Go to (b)

(b) INDIVIDUAL IS A NON-HOUSHOLDER

ADD £2.15 Standard Rate Addition for all Non-Householders

GO TO QUESTION 22

PERSONAL REQUIREMENTS: RING APPROPRIATE SCALE RATES:

HOUSEHOLDERS

Single	Married
£27.15	£43.45

NON-HOUSEHOLDERS

Single	Married
£21.70	£43.45

SRA for Non-householders:

Add:

TO ALL HOUSEHOLDERS

6. Do you have central heating? Yes _____ A

No _____ B

A. ALL WHO HAVE CENTRAL HEATINGRENTERS

(i) Does the rent you pay include:

	YES	NO	SPEC. YES	CHARGE NO	CHARGE/WEEK =
1. Lighting	(2)		(i)		
2. Fuel for Cooking	(2)		(i)		
3. Hot water	(2)		(i)		
4. Central Heating	(2)	(ii)	(i)		

IF YES(2) Do you pay the landlord a specified charge
for (each service ticked)

YES _____ (i)

If NO to central heating, ask (ii)

NO _____

IF YES

(i) How much per week?

NOTE: Deduct Scale charges if none specified
--

OWNER OCCUPIERS AND RENTERS PAYING OWN CH.

(ii) How many rooms are there in your house/flat excluding lavatory and bathroom?

	CH. ADDITION
1-4	£1.40
5+	£2.80

OWNER OCCUPIERS GO TO QUESTION 11

RENTERS GO TO QUESTION 7

B. NO CENTRAL HEATING - RENTERS ONLY. OWN-OCC. GO TO Q.11

RENTERS ONLY

(i) Does the rent you pay include:

		YES	NO	SPEC. YES	CHARGE? NO	CHARGE/WEEK =
1.	Lighting	(2)		(i)		
2.	Fuel for Cooking	(2)		(i)		
3.	Hot water	(2)		(i)		
4.	Heating	(2)		(i)		

IF YES

(2) Do you pay the landlord a specified charge for (each service ticked)? YES ____ (i)

NO ____

IF YES

(i) How much per week?

NOTE: Deduct Scale charges for included services if no specified charge

RENTERS GO TO QUESTION 7

CALCULATIONS

A. CENTRAL HEATING: DEDUCTIONS FROM GROSS RENT FOR SERVICES INCLUDED

Rent includes:	Spec. Charge =	Scale rate =	Ded.from GR =
Lighting (L)		.35	
Fuel (FC)		.50	
Ch + Hot water		4.85	
Ch + HW + L		5.20	
Ch + HW + FC		5.35	
All		5.70	

Spec. Chge. - Sc rate = EHCA

EHCA =

Deduct smaller of
two figuresHeating on own
equals £4.35
Add:CENTRAL HEATING: CHA for renters or own-occ. paying CH
add CHA as discretionary addition

CHA = _____

NOTE: Compare
CHA with HA
(H+A) from
Questions 23-24
Add higher of
two figures as
DA

B. NO CH. DEDUCTIONS FROM GROSS RENT FOR SERVICES INCLUDED

RENTERS ONLY

Rent Includes:	Spec. Charges =	Scale Rate =	Ded. from RA =
Lighting (L)		.35	
Fuel (FC)		.50	
H + Hot Water		4.85	
H + HW + L		5.20	
H + HW + FC		5.35	
All		5.70	

Deduct Specific
charge, if known

TO ALL RENTERS

7. Do you rent your house from the Local Authority
or from a private landlord?

LA _____ (a)

PL _____ (a)

- (a) How much rent do you have to pay for your
house here?

- (b) How long a period does that cover?

weekly _____

fortnightly _____

monthly _____

} ask (c)

ask (d)

- (c) Are there any weeks in the year that
you don't have to pay rent?

YES _____ (i)

NO _____ Q8

Calculated
average weekly
rent after
checking
at Q8-10
Q19-21

_____ /week

IF YES

- (i) How many _____ Q8

- (d) Do you pay that amount of rent every
four weeks or every calendar month?

4 weekly _____ Q8

calendar _____ Q8

CHECK: Remember to average out rent over 52 weeks

NOTE: 'Rent', for SB purposes, includes all rates.
Check at Questions 8-10 and 19-21.

8. Are the rates included in the rent you told me you are paying?

YES _____ (a)

NO _____ (a)

(a) How much do you have to pay for your rates?

Weekly rates =

(b) How long a period does that cover?

weekly _____

fortnightly _____

monthly _____

} ask (i)

ask (ii)

(i) Are there any weeks during the year that you don't have to pay rates?

YES _____ (2)

NO _____ Q9

IF YES

(2) How many?

(ii) How many monthly rate payments do you have to make?

Q9

9. And do you have to pay any water rates?

YES _____ (a)

NO _____ Q10

IF YES

(a) Were they included in the rent or rates you told me you were paying a few months ago?

YES _____ (b)

NO _____ (b)

(b) How much do you have to pay for your water rates?

(c) How long a period does this cover?

weekly _____

fortnightly _____

monthly _____

} ask (i)

ask (ii)

(i) Are there any weeks during the year that you don't have to pay water rates?

YES _____ (a)

NO _____ Q10

Weekly water rates equal

IF YES

(a) How many? _____

(ii) How many monthly water rate payments
do you have to make? _____

10. And do you pay any sewerage charges?

YES _____ (a)

NO _____ Q16

(a) How much do you have to pay? _____

(b) How long a period does this cover? _____

Weekly sewerage
charges =GO TO QUESTION 16TO OWNER-OCCUPIERS11. Are you still paying off a mortgage on
your property?

YES _____ (a)

NO _____ Q12

(a) Approximately how much do you
have left to pay? _____(b) And what is the current rate
of interest on this amount? _____ %

Weekly 'Rent' =

Weekly mortgage
interest =12. And how much do you have to pay toward
your rates? _____

(a) How long a period does that cover? _____

(b) How many times per year do you have
to pay that sum? _____

Weekly rates =

(How much are the rates for this year?)

See Q.21 before
calculating
weekly rates

13. And do you have to pay any water rates?

YES _____ (a)

NO _____ Q14

IF YES

(a) Were they included in the figure that you told me you were paying for rates?

YES _____ (b)

NO _____ (b)

(b) How much do you have to pay for your water rates?

(c) How long a period does this cover?

(d) How many times per year do you have to pay this sum?

Weekly water
rates =

14. And do you pay any sewerage charges?

YES _____ (a)

NO _____ Q15

IF YES

(a) How much do you have to pay?

(b) How long a period does this cover?

(c) How many times per year do you have to pay this amount?

Weekly sewerage
charges =

15. Do you pay any feu duty (ground rent)? YES _____ (a)

NO _____ Q16

(a) How much do you have to pay?

(b) How long a period does this cover?

(c) How many times per year do you have to pay this amount?

Weekly feu duty
=

NOTE: Remember to add £1.25/week for owner
repair insurance allowance

Owner Rep/Ins
allowance
£1.25/week

GO TO QUESTION 16

TO RENTERS AND OWNER OCCUPIERS

16. Are you renting any rooms in your
house to someone else?

YES _____ (a)

NO _____ Q17

Deduction
from
Gross Rent
=

IF YES

(a) How much rent do they pay you?

Weekly income
from subtenant
=

(b) How long a period does this cover?

(c) Do you supply the furniture or
do they have to?

MINUS

Furniture _____ Tick col. 1

No furniture _____ Tick col. 2

(d) And do you provide:

Services
provided

{ Nothing
Lighting
Heating
Both

Col.1	Furniture	Col.2	No Furniture
	2.00		1.00
	2.35		1.35
	6.35		5.35
	6.70		5.70

Deduction from
GR = _____ /week
=

GO TO QUESTION 17

17. (Other than your wife and/or children) are there any other people living here?

NOTE: Exclude subtenants and boarders

YES _____ see check below

NO _____ Q18

REMINDER: If either or both blind, no deduction from Net Rent

Would you be so kind as to tell me: (a) who they are, (b) if there are any aged 16 or 17, and if any are presently receiving social security (SB)?

(A) List in Family Groups	(B) No. 16-17	(C) . No.on SB	Deduction	Deduction Notes
				Deduction is £2.15 if aged 16/17, or receiving SB. Otherwise, it is £4.60

TO ALL

18. Do you have:

- a rent rebate/allowance and a rate rebate _____

a rent rebate/allowance only _____

a rate rebate only _____

a rebate but don't know which _____

no rebates _____
- Q19

Q21

Q23

TO ALL RENTERS

19. How much rent rebate/allowance do you receive? _____

(a) How long a period does this cover? _____

(b) Was the amount of rent you told me you paid before or after your rebate? Before _____ After _____

TO ALL RENTERS

20. And how much rate rebate do you receive? _____
- (a) How long a period does this cover? _____
- (b) And was the amount of rates you told
me you paid before or after your
rate rebate? Before _____
- After _____ Go to Q23

TO ALL OWNER-OCCUPIERS

21. How much rebate do you receive? _____
- (a) How long a period does this cover? _____
- (b) Is the amount of rent/rates you
mentioned earlier, before or
after your rebate was deducted? Before _____
- After _____ Go to Q23
22. How difficult is it to heat your
House adequately?
Would you say that it is:
- 1 No trouble
- 2 Difficult
- 3 Extremely difficult.
23. Do you (or your wife) have difficulty
getting out and about as much as you
would like? Yes _____ (a)
- No _____ Q.24
- (a) Are (either of) you housebound? Yes _____ (b)
- (also: chronic ill-health) No _____ Q.24
- (b) Are (either of) you bedfast? Yes _____ Q.24
- (also: serious illness) No _____ Q.24

EXCEPTIONAL CIRCUMSTANCES ADDITIONS:

HEATING

CONDITIONS	HOUSEHOLDERS Amt. Payable	NON-HOUSEHOLDERS Amt. Payable
A. Age		
1. Where one or both 70	£1.40	nil
2. <u>or</u> dependent child 5	£1.40	nil
B. Accommodation		
1. Very difficult to heat (e.g. damp or very large rooms)	£1.40	nil
2. Exceptionally difficult (e.g. v. old or exposed house)	£1.40	nil
C. Health		
Where claimant, partner or dependent has:		
1. Difficulty walking due to age or weakness	£1.40	£1.40
2. Long-lasting illness (e.g. rheum. arth. anaemia, etc.)	£1.40	£1.40
3. Housebound or can't leave house on own	£3.40	£3.40
4. Serious worsening illness (kidney failure, musc. dist. ulcer, colitis, etc.)	£3.40	£3.40
5. Serious illness requiring constant temperature	£3.40	£3.40
6. Bed-ridden or almost	£3.40	£3.40
7. Receiving attendance or Mobility Allowance	£3.40	£3.40

Note: Any combination of additions, one from Category B and one from Category C is acceptable, as long as total is no greater than £3.40. However, an addition from Category A cannot be added to those from B or C. In all cases, take higher of two calculations. (If lost, see SB Handbook, Chapter 5).

DIETARY
ADDITIONS

24. Has your doctor recommended that you follow any special diet (involving extra expense)?

YES _____ Q.25

NO _____ Q.25

1.20

25. Are you receiving treatment from your doctor?

YES _____ ask (a)

NO _____ see note
belowIF YES

- (a) And what are you receiving treatment for?

use a kidney machine -

8.00

have tuberculosis -

2.80

diabetes -

2.80

throat or larynx cancer -

2.80

peptic or duodenal ulcer -

2.80

ulcerative colitis -

2.80

NOTE: If anyone in household has TB
add £1.20 per dep. child.

Does anyone have T.B.? ☐ YESNo. Dep. child. x 1.20 =

TOTAL DA'S

26. Can you cope with your laundry at home, or do you have to take it out or send it out to be done elsewhere?

cope at home _____ Q.27

take it out _____ (a)

- (a) And on average, about how much per week does it cost you to do your laundry?

£ _____

Laundry charge
addition =

£-.40

= £

27. And do you have any other special expenses that we've not talked about?

YES _____ (a)

NO _____ Q.28

IF YES

- (a) What are those expenses?
- (b) How much are they per week?

GO TO QUESTION 28

TO ALL IN PART-TIME EMPLOYMENT FROM Q1(a)

OTHERS GO TO QUESTION 31

28. What were your total wages the last time that you were paid?

- (a) And how much of that did you get as take-home pay?
- (b) And how long a period does that cover?

(c) Is the figure you gave me a regular figure?

YES
NO

HOH	WIFE
(i)	(i)

IF NO

- (i) Considering the past four weeks what has your average weekly take-home pay been?

--	--

29. An important cost for those still working can be the cost of getting to and from work. In the week ending last Saturday did (either of) you spend any money getting to and from work?

YES
NO

IF YES

- (a) How much did it cost (each of) you to get to and from work last week?

--	--

30. Do you have any other expenses in connection with your work (such as Trade Union subscriptions, cleaning of overalls, etc.)?

YES _____ (a)

NO _____ Q.31

IF YES

(a) What expenses are they?

(b) How much are they per week?

Expense	Wk/mth

TO ALL

31. How much state retirement pension do you get per week?

HOH	WIFE

32. Do (either of) you have any work pensions

YES

NO

(a)	(a)
Q33	Q33

IF YES

(a) What type of work pension(s) do you (and your wife) have?

(b) How much do you get each week from (each of) these pensions?

TYPE	WEEKLY AMOUNT	
	HOH	WIFE

GO TO QUESTION 33

33. Do you have a war or disablement pension?

YES _____ (a)

NO _____

IF YES

(a) How much does it bring you each week?

	HOH	WIFE
WAR		
DIS		

34. Do you have any other pensions or income that I have not mentioned, such as a Mobility Allowance or an Attendance Allowance?

YES _____

NO _____

IF YES

- (a) What is that income
- (b) How much does it bring you?
- (c) How long a period does that cover?

HOH	WIFE

35. One aim of our survey is to build up a general picture of the general amount of resources that pensioners have to draw on. Although I do not want to know the exact amount, I would like to ask you now if:

- (a) you have any savings
- (b) you have any investments
- (c) you own any property (other than the house you live in)?

(PRESENT SAVINGS LEVEL CARD)

Would you please look at this card?

Thinking of the value of these resources taken together, within which range would you say the total amount falls?

£0-1999

£2000-£4999

£5000+

That is the end of the financial section of the interview, and I would like to thank you very much for providing me with this information.

II Rebate Claiming History (RECIPIENTS ONLY - NO NON-HOUSEHOLDERS)

So far, we have discussed primarily the pounds and pence of your financial situation. I'd now like to ask you about your rebate, since it is one of the resources you have to make it easier to make ends meet.

36. First, approximately how long ago did you first apply for your rebate?

37. And how did you first find out about the rebate schemes?

38. What made you first think that you might be eligible for one?

39. And what were the circumstances at the time which led you to apply for one?

40. And, was it a difficult decision for you to come to?

40. (a) Thinking back to the time when you were making your decision, can you tell me, what were the advantages of applying for a rebate, to your way of thinking?

(b) And, thinking about the other side of the question, what did you think were the drawbacks of applying for a rebate?

	ADVANTAGES	DISADVANTAGES
REBATES	40.(a)	40.(b)
SOCIAL SECURITY	42.(b)	42.(a)

41. When you were first thinking about applying for a rebate, did you consider the possibility of applying for social security instead?

IF YES, Ask Q.42

IF NO, Ask Q.41 (a)

- (a) Why not?

Didn't know about it (e.g. basic ignorance) _____ Ask Q.43

Didn't think I would be eligible _____ Ask 41(b)

Other (e.g. negative feelings, low utility etc.) _____ Ask Q.42

- (b) And what led you to believe that you would not be eligible?

ASK QUESTION 42

42. (a) Once again, thinking back to the time when you were making your decision, what did you think would be the drawbacks to applying for social security?

(record on table)

- (b) And what did you think would be the advantages of applying for social security?

(record on table).

One of the aims of our survey is to find out how satisfied pensioners are with their abilities to make ends meet. Since rebates are one way of doing so, I'd like to spend a few minutes discussing with you how satisfied you are with your rebates.

FOR COUNCIL TENANTS AND OWNER-OCCUPIERS ONLY (PRIVATE TENANTS GO TO QUESTION 45)

43. The first issue I would like to discuss is this:
Some benefits are paid in cash, whereas others, such as your rebate, come as reduced outlay. How satisfied are you with your rebate coming as a reduced outlay?

3 Extremely satisfied, wonderful, over the moon
2 Very satisfied, very helpful, etc.
1 Generally pleased, but not ecstatic about it
0 Ambivalent
-1 A bit unhappy about it
-2 Dissatisfied
-3 Very unhappy about this arrangement.

44. And how do you think you might feel if you were to get the same amount of benefit, but as a cash payment rather than as a reduction in outgoings?

-3 -2 -1 0 1 2 3

FOR PRIVATE TENANTS ONLY (COUNCIL TENANTS GO TO QUESTION 47)

45. (CHECK FREQUENCY OF RENT ALLOWANCE PAYMENT FROM QUESTION 19)

The first issue I would like to discuss is this:
Your rent allowance comes as a cash payment to reimburse you after you have paid your rent, and thus it comes once every month/quarter/three months.

- (a) How satisfied are you with it coming once every month/quarter/three months?

-3 -2 -1 0 1 2 3

- (b) And how satisfied are you with it coming after you've paid your rent?

-3 -2 -1 0 1 2 3

46. How would you feel if you were to get the same amount of cash

- (a) but in advance, such that it would allow you to have the cash in hand for your rent payment?

-3 -2 -1 0 1 2 3

- (b) but it came on a weekly basis?

-3 -2 -1 0 1 2 3

TO ALL RESPONDENTS

47. The second general point I would like to discuss is this:

Your rebate comes from the Housing Department (Local Authority), whereas some benefits come from the Department of Health and Social Security. How do you feel about (how satisfied are you with) receiving a benefit from the Housing Department (Local Authority)?

-3 -2 -1 0 1 2 3

48. And, again, how do you think you might feel if you got the same amount of benefit to meet your housing costs, but it came from the DHSS and not the Housing Department (Local Authority)?

-3 -2 -1 0 1 2 3

In the last few questions, we have discussed your satisfaction with the form in which your rebate/allowance comes. I'd now like to ask you about another very important issue.

49. In general, how satisfied are you with the amount of rebate you presently receive?

-3 -2 -1 0 1 2 3

So far, we have discussed the form in which your rebate/allowance comes, where it comes from, and its amount as though they were separate issues. To summarise your viewpoint on this matter, I would like to ask you to consider the following question:

50. Considering the form in which your rebate/allowance comes, that it comes from the Housing Department (Local Authority), and its amount, generally speaking, how satisfied would you say you are with your rebate at the present?

3 2 1 0 -1 -2 -3

III Summary of Perceived Need (ALL RESPONDENTS INCLUDING NON-HOUSEHOLDERS)

We've spent most of our time today talking about either your specific financial details, or about your feelings about your rebates/allowance. But no picture of your situation would be complete without a description of how you feel, in general, about making ends meet on your present financial resources.

51. (INTRODUCE CARD 1) As you can see, this card has five statements on it which describe varying levels of difficulty. The question I would like to ask you now is, 'How hard do you find it to make ends meet nowadays?'

0 No trouble
1 A wee bit difficult
2 Pretty hard
3 A great struggle
4 Almost impossible

ASK THEM TO KEEP THEIR SPECTACLES ON, SINCE MANY TEND TO HAVE TWO PAIRS

52. (INTRODUCE CARD 2) This next card again has five statements on it, and I'd like to ask you which statement best summarises the relationship between your income and expenses.

- 5 Your income is quite a bit greater than your expenses
- 4 Your income is a little bit greater than your expense
- 3 Your income just matches your expenses
- 2 Your income is a little bit less than your expenses
- 1 Your income is quite a bit less than your expenses

53. (INTRODUCE CARD 3) Since people's feelings about how they are managing change over time, as do their situations, I'd like to ask you now to look at this third card, and ask you "How well are you managing now as compared to the way you were managing in the past?".

- 5 Much better
- 4 A bit better
- 3 About the same
- 2 A bit worse
- 1 Much worse

54. Over the past 30 years or so, various governments have made efforts to improve pensions, and many pensioners now have occupational pensions in addition to their state pensions. Many changes, and hopefully some improvements, have occurred. For this reason, we'd like to ask you one final question. Would you please look at this card again (Card 3), and use it to answer this question: 'How well do you think you are managing to make ends meet as compared to pensioners in the past, such as your parents, aunts or uncles, when they were your age?'

- 5 Much better
- 4 A bit better
- 3 About the same
- 2 A bit worse
- 1 Much worse

IV Closing

That's the last question that I have to ask you today. But, before I leave, do you have any questions?

Record queries here:

There is one final favour that I would like to ask of you. You are one of about 400 retired people that we will have interviewed this month, and this financial information will give us a good understanding of how pensioners are managing on their incomes. However, there are other issues, not directly related to finances, which we would also like to explore. Therefore, we hope to come back to about one-quarter of these 400 pensioners, and talk to them again about their families, retirement and other issues, in order to round out our picture of Edinburgh pensioners.

Since we do not yet know which pensioners we will want to see a second time, we are not asking for a firm commitment. But may I ask if, in general, it would be all right for me to come and see you again?

_____ Consent

_____ No consent

TO THOSE WHO CONSENT

I will probably be coming back sometime in March. Would it be more convenient for me to see you in the morning or afternoon? Earlier or later?

_____ a.m.

_____ earlier

_____ p.m.

_____ later

_____ no pref.

And are there any days during the week which are not convenient for you?

RING DAYS NOT SUITABLE

M TU WED TH F

TO END

TO THOSE WHO DO NOT CONSENT

May I ask why you do not wish me to come again?

TO ALL

Thank you very much for your time and co-operation (I look forward to seeing you again).

Time Interview ended

:

a.m./p.m.

INTERVIEWER NOTES:

3. No. blind x £1.25 = _____

III. TOTAL PERSONAL REQUIREMENTS = £ _____

III. Pers. Req. = _____

Total = _____

Minus _____

IV. Weekly Inc. of Equals SUPPLEMENTARY PENSION PAYABLE _____

WEEKLY INCOME	INITIAL	DISREGARD	COUNTED
Net earnings less fares & work expenses. Head £ _____ less £ _____ &£ _____ Wife £ _____ less £ _____ &£ _____ Boarders payt = 1/3x£ _____	_____	£4.00 £4.00	_____ _____ _____
Income counted in full: Child ben, most NI benefits and occupational pensions	_____	_____	_____ _____ _____
Disability Pensions (inc. war widows, war disability, ind. dust. disabl., death, etc.)	Type _____	Amount _____	_____
Subtotal = _____	_____	_____ - £4 = _____	_____
IV. TOTAL WEEKLY INCOME EQUALS -----> _____			

Note: This form calculates entitlement exclusive of rebate values. To assess amount b/o on SP, subtract weekly reb/all from SP Payable

SP Pay. _____

Wkly reb/ all value _____

Amt b/o on SP _____

2. Rates (inc. Reb) = _____

3. Water Rates = _____

4. Sewerage Charge = _____

5. Feu Duty = _____

6. Mort. Int. (o/o only) = _____

7. £1.25 (o/o only) = _____

8. Bdr./ldgr charge = _____

9. £2.15 SRA (non-HH only) = _____

Total Gross Rent Equals £ _____

Deductions from Gross Rent:	
1. Amenities included in rent (tenants only) = £ _____	
2. Income from subtenant amenities provided = £ _____	
Total deductions equal £ _____	
Net Rent Equals £ _____	
3. Rent shares for non-deps (based on Net Rent): Deduct: £ _____	
I. Rent Addition Equals £ _____	

DISCRETIONARY ADDITIONS:

1. Excess Heating Charge Addition = _____

2. Central Heat Add. = _____ } Add

3. HAs (H+A if £3.40) = _____ } larg-er

4. Dietary Additions = _____

5. Excess Laundry (Amt - 40p) = _____

Subtotal of 4+5 = _____ - 50p = _____

II. TOTAL DISCRETIONARY ADD. = £ _____

Appendix B4: Representativeness of the Assessed Sample

Appendix B4: Representativeness of the Assessed Sample

This appendix presents a detailed description of the assessed and not assessed samples under the seven general headings of housing tenure, health, marital status, household composition, finances and area.

Tenure (Table 1)

The result of a Chi-squared test of the likelihood that any relationship between tenure and participation status was due to chance yielded a Chi-squared result of 5.32 (2 df); this was significant at the $p=.07$ level. As can be seen in Table 1, council tenants were under-represented and private tenants over-represented; the probability that these distortions were due to chance alone was less than seven in one hundred. Although council tenants were significantly less likely to participate, they nonetheless formed one-third of the sample of participants simply because of their large number.

Since the sample was distorted in terms of type of housing tenure, all further analyses were conducted separately for each housing tenure category.

Health (Table 2)

As would be expected, there was a slight, though not significant relationship between the health of the HOH unit and participation status for each of the three housing tenure groups, using the criterion of "one or more sick or disabled". What was more outstanding was the relationship between frequency of self-reported chronic ill health and housing tenure -- grouping participants and non-participants together within each category, only 7.1% of owner-occupiers as opposed to 20.2% of private tenants and 25.7% of council tenants reported themselves as suffering chronic ill health (Chi-squared =23.14, $p<.00001$).

This "health" profile must be treated with caution. On the one hand, the proportions who stated that at least one of the members of the household suffered from chronic ill-health may have been an overstatement since this was a self-assessment made by the applicant which did not require verification by a doctor. On the other hand, the rebate records from which this information was collected could have underestimated the magnitude of the problem if they were out of date. As a rule, rebate applications are updated only yearly unless a change of circumstances is reported. Since council tenants' cases are generally more active than private tenants' and owner-occupiers' cases, the relatively poorer health of the council

Table 1: Tenure by Participation Status(%)

Tenure	Non-participants	Participants
Owner-occupier	57.4	42.6
Council tenants	63.8	36.2
Private tenants	53.5	46.5
All tenures	58.7	41.3

Table 2. Health by Tenure by Participation Status(%s)

Tenure	% one or more blind	% one or more sick disabled	% receiving AA or MA
<hr/>			
OWNER			
Non-part.	1.2	8.6	0.0
Part.	3.4	5.7	1.1
COUNCIL			
Non-part.	1.2	29.0	0.0
Part.	1.0	19.8	1.1
PRIVATE			
Non-part.	0.0	22.8	.90
Part.	0.0	17.2	1.0
<hr/>			

tenants simply may have been reflecting greater casepaper activity. It is the author's guess that these statistics probably underestimate the proportion of non-participants who were sick or disabled. Indeed, over 50% of those who opted out in response to the letter arranging an appointment did so for health reasons. Although the data in Table 2 hardly substantiate it, it was suspected that health, especially since the sample selection and fieldwork took place during the winter, was the major non-attitudinal factor distinguishing participants and non-participants.

Marital Status (Tables 3 and 4)

Over all tenure categories taken together, marital status as a variable did not differentiate participants and non-participants (Chi-squared =6.6,df=6, $p<.36$); neither did it differentiate the groups when the effects of housing tenure were held constant, as can be seen in Table 3. The exception was in the case of private tenants, where 32% of participants as opposed to only 18.4% of non-participants were married couples.

Table 4 presents the same data in a different fashion. Of the major groups (excluding for the moment "other" men and women -- those who were separated or divorced), widows had the lowest overall participation rate; this rate was also consistently lower than comparable rates for married couples and single woman in all three tenure categories. Nonetheless, widows formed the majority of participants (and non-participants) because of their sheer number. Of those invited to participate, 49% were widowed women, 27% married couples, 11% single women, 8% widowed men, the remaining 5% being spread over the other three categories.

Household Composition (Table 5)

It was clear early on in the interviewing that the participants' households were less likely to contain non-dependents. This was borne out empirically by a Chi-squared analysis which showed a relationship significant at the $p<.01$ level between participation status and household composition (Chi-squared =6.54,df=2). The results presented in Table 5 further confirm that most of this relationship was due to the under-representation of non-dependents amongst participating owner-occupiers.

What this finding means in terms of attitudes is unclear. On the one hand, it may mean that pensioners living alone look forward to a visit. On the other hand, it may suggest that because of the presence of non-dependents, the pensioners believe that they are

Table 3. Marital Status by Tenure by Participation Status (%s)

Tenure	M A R I T A L S T A T U S							Chi sqr.	Sig.
	Married Couple	Single Woman	Widowed Woman	Other Woman	Single Man	Widowed Man	Other Man		
OWNER									
Non-Part.	15.2	14.3	59.8	0.9	1.0	8.0	0.0	5.25	ns
Part.	19.5	18.4	47.1	0.0	2.3	11.5	1.1		
COUNCIL									
Non-Part.	35.5	6.5	45.0	4.7	2.4	6.3	0.6	3.35	ns
Part.	35.4	7.3	42.7	2.1	4.2	8.3	0.0		
PRIVATE									
Non-Part.	18.4	11.4	51.8	1.8	3.5	12.3	0.9	9.57	ns
Part.	32.3	11.1	48.5	0.0	1.0	6.1	1.0		

Table 4. Proportions Participating: Marital Status by Tenure

Tenure	Married Couple	Single Woman	Widowed Woman	Single Man	Widowed Man	Other Woman	Other Man	Total % Participating
Owner	50	50	38	50	53	(0)	(100)	43.7
Council	36	39	35	50	47	20	(0)	36.2
Private	60	46	45	20	30	(0)	(50)	46.5
Totals	46	46	39	41	43	15	50	41.7

Table 5. Household Composition by Tenure by Participation Status

Tenure	Percentage with One or More non-HOH Unit Member	Chi- squared	Significance
OWNER			
Non-Part.	28.7	7.96	p<.005
Part.	10.3		
COUNCIL			
Non-Part.	17.8	.244	ns
Part.	14.6		
PRIVATE			
Non-Part.	4.4	.000	ns
Part.	2.0		

"not the right type of person" or that they are "doing very well financially". Alternatively, the findings might also suggest that the non-dependent (usually a mature child) had advised them not to participate. It is likely that all of these explanations have some merit; one cannot go beyond speculation with these data.

Finances (Table 6)

One hypothesis advanced at an early stage of the study was that people with capital in excess of £2000 (inferred by using the six-monthly interest figure of £105 as the criterion) would perceive themselves to be better off and would not participate. However, the analysis showed that the amount of interest was independent of participation status (Chi-squared = .64, $p < .42$, $df=1$). If anything, these findings indicated a small positive relationship, where those with interest greater than £105 per six months were slightly over-represented amongst participants. The further analysis by tenure type shown in Table 6 shows that this was not a strong effect for any tenure type.

On the other hand, for the sample as a whole, there was a relationship just short of significance between participation status and the presence of extra income (e.g. income other than the NIP, interest, Attendance or Mobility Allowance) with those with extra income being over-represented amongst participants (Chi-squared = 3.3, $df=1$, $p < .07$).

Most of this effect, as shown in Table 6, was due to the over-representation of pensioners with extra income amongst the participants. This finding was the reverse of what was expected, and was initially thought to have been caused by those in poorer health (and of lower income) having dropped out. However, a further analysis showed no relationship between health status and extra income, either for all tenure groups together (Chi-squared = .89, $p < .34$) or for any of the groups alone. Almost as if underscoring the point, this relationship for private tenants was the weakest, with a Chi-square of .01 ($p = .99$).

Area (Table 7)

The variable "area" was based on postal districts and sub-districts. As such it was difficult to decide in what way the variable could be used meaningfully. The author therefore transformed each postal code to a number which represented the DHSS local office catchment area, and found that participation varied quite dramatically by area, as shown in Table 7. Although it is difficult to characterise these areas, one can make the following observations. The local

Table 6. Levels of Income from Investments and Presence of Extra Income by Tenure and Participation Status

Tenure	% with 6 monthly investment income > £105.	Chi square (sig)	% with extra income	Chi square (sig)
<hr/>				
OWNER				
Non-Part.	44.2	0.00	48.1	.09
Part.	43.7	ns	51.7	ns
COUNCIL				
Non-Part.	7.7	.03	54.4	.96
Part.	6.2	ns	61.5	ns
PRIVATE				
Non-Part.	20.2	.00	37.7	4.12
Part.	19.2	ns	52.5	p<.05
<hr/>				

Table 7. Participation Rates by DHSS Local Office Catchment Area (%s)

Tenure	Participation Rates by Catchment Area				All Areas
	Central	West	North	East	South
Owner	44.4	54.5	39.3	9.1	34.8
Council	28.8	39.1	41.2	30.0	39.5
Private	34.9	54.3	37.7	50.0	70.0
All Tenures	36.2	48.7	39.3	26.7	42.1
					41.7

office area with the highest response rate was Edinburgh West, where the feasibility study was conducted. Although a section of this area comprised a dense concentration of tenements, most of it comprised suburban council and private housing schemes built in the inter-war period. Private tenants comprised the majority of the invited sample here, and their higher response rate was possibly the main cause of the overall high response rate for this area. In contrast, Edinburgh East had the lowest response rate. Much of this area comprised mature owner-occupied detached bungalows, although this local office does serve some council estates. Private tenants were quite rare in this area. Being such an old and well-established area it came as no surprise that most of the pensioners invited were rather older than average, and were suffering from poor health and did not want to take part in the study.

Appendix B5: Description of the Research Sample

Appendix B5: Description of the Research Sample

The sample of 123 eligible non-claimants comprised 26 owner-occupiers, 52 council tenants and 45 private tenants. In order to avoid problems of bias caused by the nature of the sampling frame and differential response rates by housing tenure, the findings are presented separately for each housing tenure.

As a matter of convention, wherever averages based on samples of less than five cases are presented, those figures will be enclosed in parentheses.

Employment (Table 1)

As can be seen from Table 1, only five of the eligible non-claimants were employed. Four of these were private tenants and the heads of households and one was a married woman and a council tenant. The mean net weekly earnings from their part-time jobs after the £4 per week disregard was £7.71 per week.

Health (Tables 2 and 3)

Only one pensioner unit had an Attendance Allowance or Mobility Allowance although, as can be seen from Table 2, one-tenth of the sample stated that at least one member of the HOH unit was housebound, and two-fifths that they were having at least some difficulty getting out and about.

Only one head of household was blind, and this was a council tenant. None of the spouses of married householders were blind.

Only six people stated that their doctors had recommended any special diet; one was an owner-occupier, three were council tenants, and two were private tenants.

Fifty-one percent stated that they were currently receiving medical treatment and 42% specified their ailments. Treatment by type of tenure and frequency of specific ailments being mentioned is shown in detail in Table 3.

Other ailments which were mentioned but which occurred less than 3% of the time do not appear in Table 3. Such ailments included anaemia, high blood pressure, ulcerative colitis, peptic and duodenal ulcers, throat cancer, cataracts and amputation.

The findings presented in Tables 2 and 3 should be treated with caution; the screening interview was not designed to collect data for a full health profile and

Table 1: Frequency of Work and Net Earnings
by Tenure

Tenure	Nos. HOH	Employed Spouses	Net Weekly Earnings(£s)
Owner (n=26)	0	0	0.00
Council (n=52)	0	1	(7.30)
Private (n=45)	4	0	(7.81)

Table 2: Mobility of HOH Unit (%s)

Tenure	S E L F -- R E P O R T E D M O B I L I T Y S T A T U S			
	No problem getting about	Some minor difficulty	One/both house- bound	One/both serious ill- ness/bedfast
Owner (n=26)	81	15	4	---
Council (n=52)	57	31	12	---
Private (n=45)	55	34	11	---
All tenures (n=123)	61	29	10	---

Table 3. Treatment and Nature of Ailments by Tenure(%)

Tenure	Percentage Receiving Treatment	NATURE OF AILMENT			BEING TREATED		
		Arthritis Rheumatism	Heart	Diabetes	Bronchitis	Other	
Owner (n=26)	42	0	8	4	4		15
Council (n=52)	60	10	16	4	6		12
Private (n=45)	47	11	16	4	4		4
All tenures	51	8	14	4	5		10

it is probable that the proportions of people suffering from any particular ailment are grossly understated. However, comparisons across tenure categories can be made with more confidence, and several important differences can be observed: (1) the proportions of council and private tenant HOH units with one/both housebound is nearly three times that of owner-occupiers; (2) 43% and 45% of council and private tenants have at least some difficulty getting out and about whereas the comparable percentage for owner-occupiers is only 19%.

Marital Status (Table 4)

As can be seen from Table 4, people of different marital status are not evenly distributed across all tenure categories in the sample. Overall, widowed women make up over one-half of the sample; married couples comprise just under three-tenths of the eligible non-claimants. This average percentage of 52% for widowed women is probably an underestimate of the proportion which widows constitute of all ENC's - this can be inferred from the observation that only 36.6% of widowed female owner-occupiers and council tenants participated (see Table 4, Appendix B4) as opposed to 45% of private tenant widows. Had a larger proportion participated, it is likely that the proportion of eligible non-claimants found to be widows would have been substantially larger.

Household Composition

None of the eligible pensioner units had any dependent children; only eligible council tenants had any non-HOH members. This was probably due to the effects of the deduction for non-dependents in assessing entitlement to SB. This deduction was more likely to render ineligible owner-occupiers with non-dependents than council tenants with non-dependents since council tenants' rebates would already have been adjusted to account for the presence of the non-dependents.

Table 4. Marital Status by Tenure Groups (%s)

Tenure	Married Couples	Single Woman	Widowed Women	Single Men	Widowed Men	Other Women	Other Men	All
Owner (n=26)	23 (6)	15 (4)	46 (12)	4 (1)	12 (3)	---	---	100 (26)
Council (n=52)	31 (16)	11 (6)	48 (25)	6 (3)	---	4 (2)	---	100 (52)
Private (n=45)	29 (13)	5 (2)	60 (27)	0 (0)	4 (2)	0 (0)	2 (1)	100 (45)
All Tenures	29 (35)	10 (12)	52 (64)	3 (4)	4 (5)	1 (2)	1 (1)	100 (123)

Figures in parentheses in Table 4 are the numbers of eligible non-claimants in each category.

Sources of Income (Tables 5, 6 and 7)

Generally speaking, eligible council tenants appeared to be marginally better provided for in terms of the numbers who had at least one extra pension, but this is misleading without considering the value of these pensions. This issue will be taken up below. What is noteworthy here is (a) that extra pensions are fairly evenly distributed across all tenure categories, and (b) that nearly a third of all eligible non-claimants have at least one extra pension. This may have implications both for their perceptions of their eligibility and for explaining why the mean amounts by which they would be better off are quite small.

Council tenants were not only more likely to be receiving at least one extra pension, but Table 6 shows they also received larger amounts than owner-occupiers. It was hypothesised that the proportion receiving extra pensions was a function of age. However a Chi-squared analysis which cross-tabulated age (over 74, up to 74) by the number of extra pensions for each tenure category revealed absolutely no relationship between age and number of extra pensions. The analysis showed that extra pensions were distributed evenly over all age groups.

Table 7 categories value of National Insurance Pension by marital status. All but one of the eligible non-claimants were receiving at least the basic rate of National Insurance Pension. The exception was a woman recently separated from her husband who was receiving only the wife's share of the married couple's pension (£16.30). This low figure accounts for the average pension of £22.30 in Column 6 of Table 7. Only one other woman was in the category of "other women", and her NIP was worth £28.30 per week.

The general picture for married couples was that owner-occupiers and council tenants were receiving substantially larger NIPs than were private tenants, a difference in the order of £1.50 to £2.00 per week.

Over all categories of the non-married, those who remained single were receiving larger NIPs than those who were widowed; within this group, the women were receiving larger NIPs than were the men. All differences here were marginal; the only clear result was that widowed women were receiving the smallest NIPs of any of the main groups.

Age (Table 8 and Figure 1)

Again, as was the case with household composition, health, and extra pensions, council tenants were

Table 5: Frequency of Extra Pensions and Allowances (% reporting)

Tenure	E X T R A O N E	P E N S I O N S T W O	A A O R M A T O T A L	W A R O R D I S. P E N S I O N S
Owner (n=26)	27	0	0	4
Council (n=52)	31	2	2	2
Private (n=45)	22	2	0	0
All Tenures	27	2	1	2

Table 6: Values of Extra Pensions and Allowances (£s)

Tenure	Extra Pensions	AA or MA	Disability
Owner	3.44	---	(1.50)
Council	4.66	(13.38)	(8.15)
Private	4.59	---	---

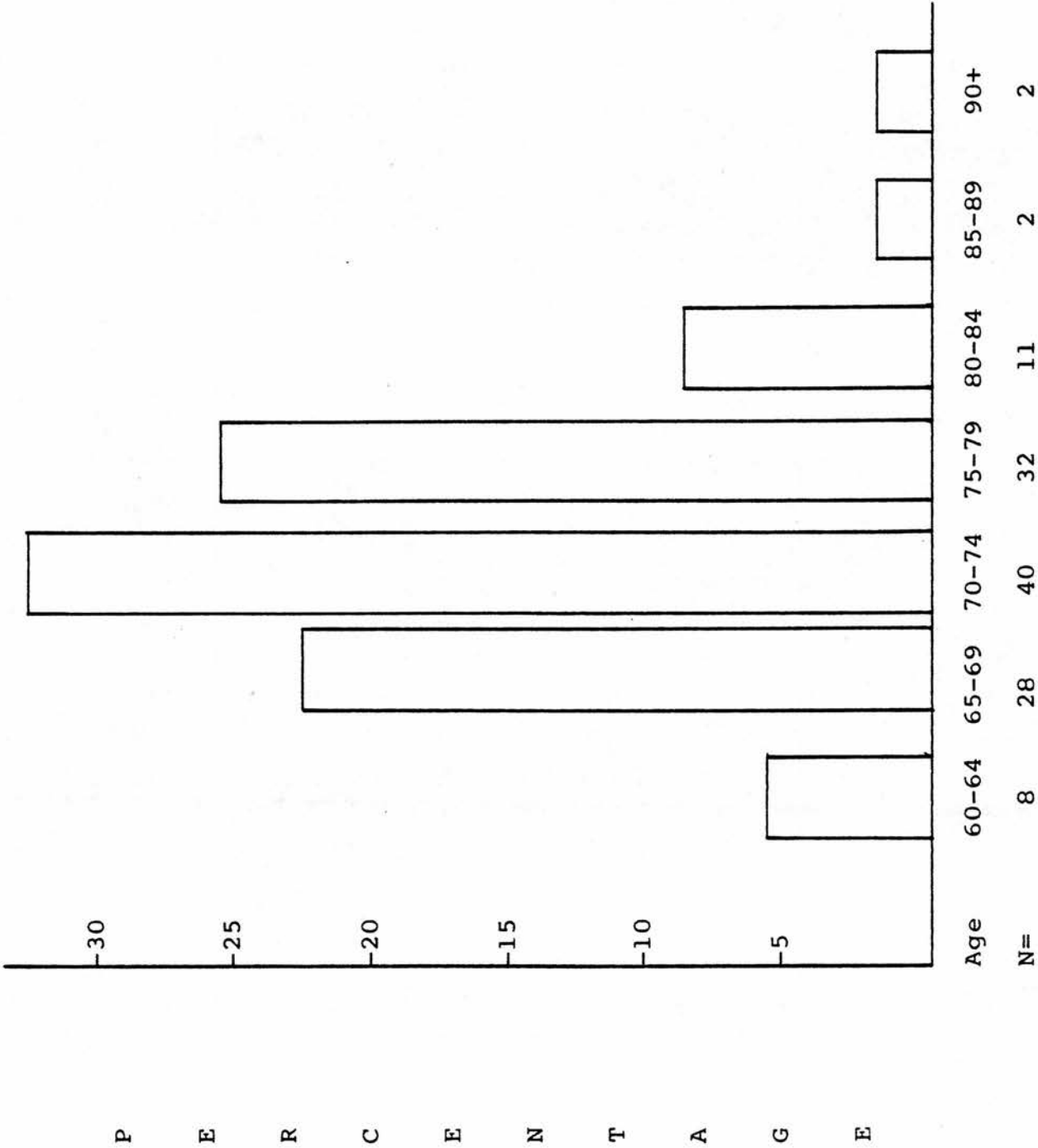
Table 7. Value of NIPs by Marital Status (fs)

Tenure	Married Couples (total)	Single Women	Widowed Women	Single Men	Widowed Men	Other Women	Other Men
Owner	45.58	(29.18)	27.69	(28.07)	(28.79)	-----	-----
Council	45.09	27.88	27.58	(28.36)	-----	(22.30)	-----
Private	43.62	(28.58)	27.99	-----	(28.09)	-----	(27.68)
All Tenures	44.63	28.43	27.77	(28.28)	28.51	(22.30)	(27.68)
Basic Rate	43.45	27.15	27.15	27.15	27.15	27.15	27.15

Table 8. Mean Ages of HOH by Marital Status

Tenure	Married Couples	Single Women	Widowed Women	Single Men	Widowed Men	Other Women	Other Men	Average
Owner	72.3	(70.7)	76.3	(68.0)	78.7	---	---	74.5
Council	71.9	71.3	71.7	(71.6)	----	(64.0)	---	71.4
Private	73.3	(76.5)	74.0	----	72.5	----	(74.0)	73.8
All Tenures	72.5	72.0	73.5	(70.7)	77.2	(64.0)	(74.0)	72.9

Figure 1. Age Distribution of Eligible Non-Claimants



substantially different from the other two groups. As can be seen from Table 8, they were the youngest of the groups, on average, two and one-half years younger than private tenants, and three years younger than owner-occupiers. The widows and widowers, who comprised 50% of the sample, were nearly 2 years older, on average, than were the non-widowed HOHs.

Figure 1 shows the age distribution of the eligible non-claimants.

Amounts of Entitlement to Supplementary Pensions (Tables 9 - 12)

These four tables present the amounts by which pensioners would be better off on supplementary pensions; the amount better off is derived by subtracting from their SB entitlement the current value of their rebates. Estimates of their SB entitlement include their entitlement to payments for additional requirements. Those estimates in parentheses are based on samples of less than five cases.

Table 9 reveals that private tenants had the lowest mean entitlement - about £2.82 per week. This was because (1) they were healthier and were not assessed to have as many additional requirements, (2) their work pensions were higher on average, (3) their housing costs, in SB terms, were substantially less than were those of owner-occupiers or council tenants. Of all main marital categories, widows were due the most, about £3.38 on average. As was expected, this was due to the lesser values of their NIPs, to their slightly greater ages which increased the probability of their being entitled to heating and health allowances, and to the lack of work pensions. It was often the case that whatever extra pensions they ever possessed had died with their husbands. Widows were significantly less likely than non-widows to be receiving extra pensions (Chi-squared = 4.34, $df=1, p<.05$). Widow owner-occupiers had the largest mean entitlement at £4.00 per week.

An analysis of amount better off by age is presented in Table 10. Of the five age groups with more than five cases, the oldest group was entitled to the most (80-85 year olds being due £3.82 on average); however, the relationship between age and amount of entitlement was not linear - neither did it display the sharp increase in average entitlement around the age of 70 which one might expect to find due to the age-linked automatic eligibility for heating allowances. Generally speaking, it was council tenants in their early 60s, owner-occupiers in their early to mid 70s and private tenants in their early to mid 80s who were due the most (£4.02, £4.81, and £3.43 per week, respectively). As a

Table 9. Amount Better Off on SB by Marital Status and Tenure (fs)

Tenure	Married Couples	Single Women	Widowed Women	Single Men	Widowed Men	Other Women	Other Men	All
Owner	3.45	(1.47)	4.00	(1.25)	(2.70)	-----	-----	3.23
Council	3.02	2.98	3.64	(3.41)	-----	(5.28)	-----	3.42
Private	2.72	(4.32)	2.87	-----	(2.15)	-----	(0.87)	2.82
All Tenures	2.98	2.70	3.38	(2.87)	2.48	(5.28)	(0.87)	3.16

Table 10. Amount Better Off on SB by Age Group of HOH and by Tenure (fs)

Tenure	60-64	65-69	70-74	75-79	80-84	85-89	90-99	All Ages
Owner (n=26)	(0.51)	1.44	4.81	3.68	(2.84)	-----	(3.10)	3.23
Council (n=52)	4.02	3.67	3.62	2.34	(5.45)	(2.94)	-----	3.42
Private (n=45)	(0.97)	2.97	2.76	3.00	3.43	(0.30)	(5.00)	2.82
All Tenures	2.82	3.12	3.27	2.95	3.82	(1.62)	(4.05)	3.16

general rule, however, there were no simple relationships between the amounts of entitlement and tenure or age.

Table 11 shows that pensioners who stated that they had some difficulty getting out and about, or that at least one member of the HOH unit was virtually housebound, were potentially better off by more than were those who had no mobility problems. What may appear surprising is that the difference between the two mean amounts was so slight; this was because over 70% of the sample was over 70 years of age, and the majority of those with no mobility problems were entitled to extra heating allowances on age as opposed to health criteria.

Only six council tenants reported having any non-dependents living with them. However, what is clear from Table 12 is that their entitlement was markedly greater than those without non-dependents living in. This disparity was due to the characteristics of the charging scheme for local authority housing and the new policy on non-dependent charges in assessing entitlement to supplementary benefit, the net effect of which would appear to be to the financial advantage of households with non-dependents.

Table 11: Amount Better Off on SB by Mobility and Tenure

Tenure	DIFFICULTY GETTING ABOUT		All Mobility Categories
	No Problem	Some Difficulty	
Owner	3.15	3.53	3.23
Council	2.91	4.03	3.42
Private	2.87	2.69	2.82
All Tenures	2.97	3.41	3.16

Table 12: Amount Better off by Household
Composition and Tenure (£s)

Tenure	Household Composition		All Categories
	HOH Unit Only	HOH Unit plus Others	
Owner (n=26)	3.23	----	3.23
Council (n=52)	3.21	5.05	3.42
Private (n=45)	2.82	----	2.82
All Tenures (n=123)	3.06 (n=117)	5.05 (n=6)	3.16

Appendix B6: Letters Informing ENC's of Their Entitlement



UNIVERSITY OF EDINBURGH

(589.)

Research Project: Making Ends Meet

7 GEORGE SQUARE, EDINBURGH EH8 9JZ

031-667 1011, Ext.

RESEARCH STAFF: DAVID M. NELSON, SCOTT A. KERR

Thank you very much for agreeing to see me again on
I am writing to confirm that I will call at about

When I come to see you this time, I will be interested to discuss with you your family and friends and how you spend your time in greater detail. This will help me to complete my picture of your situation that I got from our first talk.

You may also be interested to know that I have looked at the financial information you gave me. Based upon it, and upon the new increases in housing costs, it looks as though you would be better off on a Supplementary Pension than you are on your rebate by about per week. Since I am not a government official and this is only an estimate, it may not be totally accurate. But I do hope that it is of some use to you.

I very much look forward to seeing you again.



UNIVERSITY OF EDINBURGH

Research Project: Making Ends Meet

7 GEORGE SQUARE, EDINBURGH EH8 9JZ

031-667 1011, Ext.

RESEARCH STAFF: DAVID M. NELSON, SCOTT A. KERR

I am writing to thank you very much for seeing me recently. I enjoyed our talk very much.

Before I left, I mentioned that I might want to see you again. I am writing to confirm that I will, but not until late April. When I come to see you again, I will be interested to discuss with you your family and friends and how you spend your time in greater detail. This will help me to complete my picture of your situation that I got from our first talk. I will be in touch with you nearer the time to arrange a good time and day to see you.

In the meantime, you may be interested to know that I have looked at the financial information you gave me. Based upon it, and upon the new increases in housing costs, it looks as though you would be better off on a Supplementary Pension that you are on your rebate by about per week. Since I am not a government official and this is only an estimate, it may not be totally correct. But I do hope that it is of some use to you.

I look forward to seeing you again in late April.



UNIVERSITY OF EDINBURGH

(591.)

Research Project: Making Ends Meet

7 GEORGE SQUARE, EDINBURGH EH8 9JZ

031-667 1011, Ext.

RESEARCH STAFF: DAVID M. NELSON, SCOTT A. KERR

May 1981

Survey: Making Ends Meet

I am writing to thank you very much for participating in this survey. The survey is almost over now, and you may be interested to know that over three hundred Edinburgh pensioners participated along with you.

I am very grateful for the help you have given me by seeing one of my colleagues. I sincerely hope that you enjoyed the interview.

In the course of the survey we hoped to be of some help to you by advising you whether or not you could improve your financial situation by claiming a Supplementary Pension from the Department of Health and Social Security instead of your rebate. Based upon our estimates, it looks as though you would be better off on a Supplementary Pension by about per week. However, this is only an estimate, and you may wish to contact the Department of Health and Social Security to find out for certain.

I hope that this information is of some use to you.

With sincere thanks for your assistance,

Scott A. Kerr



UNIVERSITY OF EDINBURGH

(592.)

Research Project: Making Ends Meet

7 GEORGE SQUARE, EDINBURGH EH8 9JZ

031-667 1011, Ext.

RESEARCH STAFF: DAVID M. NELSON, SCOTT A. KERR

May 1981

Survey: Making Ends Meet

I am writing to thank you very much for participating in this survey. The survey is almost over now, and you may be interested to know that over three hundred Edinburgh pensioners participated along with you.

I am very grateful for the help you have given me by seeing one of my colleagues. I sincerely hope that you enjoyed the interview.

In the course of the survey we hoped to be of some help to you by advising you whether or not you could improve your financial situation by claiming a Supplementary Pension from the Department of Health and Social Security instead of your rebate. Based upon our estimates it looks as though you would be better off staying as you are on your rebates rather than applying for a Supplementary Pension.

The main reason for this is that your savings and investments combined are worth more than £2000. If they were worth any amount less than £2,000, it is very likely that you would be better off on a Supplementary Pension by about per week. If, as time goes on, the value of your capital falls below £2000, you may wish to contact the Department of Health and Social Security to find out if you would then be better off on a Supplementary Pension.

I hope that this information is of some use to you.

With sincere thanks for your assistance,

Scott A. Kerr



UNIVERSITY OF EDINBURGH

(593.)

Research Project: Making Ends Meet

7 GEORGE SQUARE, EDINBURGH EH8 9JZ

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I am very grateful for the help you have given me by seeing one of my colleagues. I sincerely hope that you enjoyed the interview.

In the course of the survey we hoped to be of some help to you by advising you whether or not you could improve your financial situation by claiming a Supplementary Pension from the DHSS instead of your rebate. Based upon our estimates it looks as though you would be better off staying as you are on your rebate rather than applying for a Supplementary Pension.

However, this is only an estimate, and if your situation has changed in any way since my colleague saw you, you may wish to contact the Department of Health and Social Security to find out if you would now be better off on a Supplementary Pension.

I hope that this information is of some use to you.

With sincere thanks for your assistance,

Scott A. Kerr

Appendix B7: Research Interview

RESEARCH INTERVIEW

GROUP: E C₁ C₂ PROFILE: Yes No

DATE: _____ SUBJECT CODE _____ Attempt No. 1 2 3 4

INTERVIEW: Joint/Single/Proxy (Specify _____)

TIME STARTED : a.m./p.m. DATE INFORMED: _____ .

INTERVIEWER REMINDER: Please complete all background information for CHECKS prior to commencing RESEARCH INTERVIEW.

CHECK	OBTAIN INFORMATION ON:	FOR PAGE ?	DONE?
A	Household composition	1	
B	Income and/or expenditure	2	
C	Employment status	2	
D	Perceived Need	2	
E	Amount better off	8	

I. INTRODUCTION AND CHECKS FOR CHANGES

Thank you very much for having me back a second time. Today I hope to discuss with you your family, and later on, I would like to discuss with you your feelings about Supplementary Pensions, now that you know there's a good chance that you would be better off on one. But before we start, I would like to check some information that you gave me the last time to make sure that my records are up to date.

CHECK A: When I saw you before, you said that (the people listed below) were living with you. Has that changed in any way?

Person No	Relation to HOH	Age	Sex	Marital Status	Change (specify)
1					
2					
3					
4					
5					

CHECK B: You also told me that you received income from the sources and in the amounts as follows:.... Has that changed in any way?

Sources		Amount	Change (specify)
1	National Insurance Pension		
2	Rebates		
3			
4			

And have you begun to get any income from another source?

IF YES

What income is that?

Approximately how much does that bring you per week, after tax?

CHECK C: EMPLOYMENT STATUS OF HOH AND WIFE AT FIRST INTERVIEW

HOH _____ WIFE _____

When I last saw you, you said that you were.... Are you still?

IF NO

What are you doing now?

CHECK D: UNDERLINE INITIAL PERCEIVED NEED RATINGS (Q.51 and Q.52) BEFORE COMMENCING RESEARCH INTERVIEW

Since we're reviewing your financial circumstances to see if they've changed, I would be most interested to see if your feelings about the way you are managing have changed since I last saw you. I have here two of the cards that you looked at the last time, and would like you to consider them again as I ask you two questions.

1. Firstly, (PRESENT CARD 1) how difficult do you find it to make ends meet nowadays? (INTERVIEWER RING RATING)

(No trouble) 0 1 2 3 4 (Almost impossible)

2. And secondly (PRESENT CARD 2), which of the statements on this card best summarises the relationship between your income and your expenses?

(income greater than expenses) 5 4 3 2 1 (income less than expenses)

INTERVIEWER NOTE: IF MOVEMENT IS GREATER THAN ONE POINT IN EITHER
DIRECTION, PROBE FOR DETAILS

(It seems that your feelings have changed since we last spoke.
What has happened to change your feelings?)

II FAMILY SITUATION

3. I mentioned earlier that I would be asking you about your family - mainly because families form such an important part of many people's lives that our picture of your situation would be incomplete without talking about them.

I have with me here an outline of a family tree (SHOW TO RESPONDENT).
Could we sit together and work through it?

COMPLETING THE OUTLINE

- (a) First, how many brothers and sisters did (each of) you have?
(IF NONE, GO TO (d)). And what were their names? (IN CASE OF
WIDOW OR WIDOWER, OBTAIN DECEASED SPOUSES DETAILS WHERE POSSIBLE).

ASK ALSO: Still Alive?

Where live?

Retired?

Previous/present job?

Frequency of contact?

- (b) Secondly, considering all of these brothers and sisters, which of them would you say you were closest to? Or, for example, which would you feel most comfortable going to in an emergency or if you had a problem and wanted to discuss it?
(INTERVIEWER RING APPROPRIATE NAME(S) AND ENTER IN BOX ON PAGE 15).
- (c) I won't be asking you about all of your nieces and nephews, but would like to ask if you have any favourites - those who you see quite often or to whom you are especially close (IF NONE, GO TO (d)).

ASK ALSO: Name?

(INTERVIEWER REMEMBER
TO CONNECT FAVOURITE
TO RESPONDENT'S
SIBLING)

Approximate Age?

Where live?

Occupation?

Frequency of contact?

Family of own?

FAMILY TREE

Mr.'s Parents

Mrs.'s Parents

Names

Living

Location

Retired

Contact

Job

favourite
niece/
nephew

Names

Living

Location

Retired

Contact

Job

favourite
niece/
nephew

Names

Ages

Location

Job

Contact

Family

Names

Ages

Location

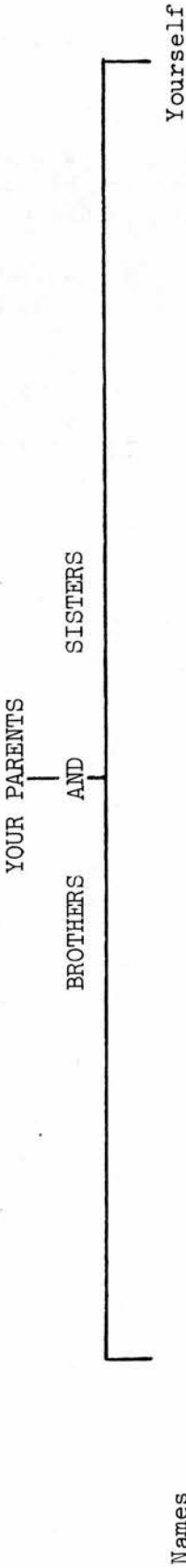
Job

Contact

Family

CHILDREN

FAMILY TREE - SINGLE PERSONS ONLY



Names
Living
Location
Retired
Contact
Job

FAVOURITE NIECE AND/OR NEPHEW

Names
Ages
Location
Job
Contact
Family

*Remember to tie favourite niece/nephew to appropriate sibling.

- (d) I'd now like to ask you about your own family. (IF NO CHILDREN GO TO 4).

ASK: Names?
 Ages?
 Where live?
 Occupations?
 Frequency of contact?
 Own families?

- (e) (I've already asked you this question in relation to your brothers and sisters, but would like to ask it in relation to your children now.) Which of your children would you feel most comfortable going to in an emergency or if you had a problem and wanted to discuss it?

(INTERVIEWER RING APPROPRIATE NAMES AND ENTER IN BOX ON PAGE 15).

- (f) By looking at the ringed names on our 'tree', we now have an idea of which of your family you are closest to. Of all these people, I'd like to ask you now, which would you feel the most comfortable going to in an emergency, or if you had a problem to discuss?

(INTERVIEWER, RING NAME(S) A SECOND TIME, AND RING IT IN THE BOX ON PAGE 15).

FRIENDS

4. That gives me a very clear idea of your family situation. I'd now like to ask you a few questions about some other important people - your friends.

(a) Who would you say your best friends are (PROBE FOR NAMES)?

(b) Where do they live?

(c) How often do you see them?

(IF MORE THAN ONE MENTIONED, ASK (d))

(d) Which of these people do you consider to be the one friend to whom you are the closest?

(INTERVIEWER ENTER NAME IN BOX ON PAGE 15).

NEIGHBOURS

5. And, would you count any of your neighbours as one of your friends?

IF YES

Who is that?

(ENTER NAME IN BOX ON PAGE 15).

(a) And are there any of your neighbours with whom you don't get on particularly well, or who you don't particularly like?.

IF YES

Who is it?

(ENTER NAME IN BOX ON PAGE 15).

III ASSESSMENT OF SPECIFIC NEEDS

6. I'd now like to get a more detailed picture of your situation, and how it may have changed over the past few years.

(a) Are there any things that you have stopped buying or given up over the past few years because you couldn't afford them?
(IF SO, LIST ON FORM BELOW)

(b) And what things have you cut down on buying or doing over the past few years? (LIST BELOW)

(c) In addition to the things we've already mentioned, are there any other things you *planned* to do or buy in your retirement, but have not had enough money to do so? (LIST BELOW).

ITEMS MENTIONED	FEELINGS				DESCRIPTIVE LABELS
_____	-3	-2	-1	0	_____
_____	-3	-2	-1	0	_____
_____	-3	-2	-1	0	_____
_____	-3	-2	-1	0	_____
_____	-3	-2	-1	0	_____

(d) We now have a short list of things that you are doing without. In order for me to get a picture of which are the most important to you, I'd like to go through the list and ask you how you feel about having to do without each item.

(INTERVIEWER GO THROUGH LIST, RATING FEELINGS AND NOTING DESCRIPTIONS).

CHECK E: ENTER RANGE OF AMOUNT BETTER OFF IN SPACES BELOW

- (e) When I wrote to confirm our appointment, I also mentioned that you would very likely be better off on a Supplementary Pension by between _____ and _____ per week. Thinking about that sum of money, how far would it go toward meeting the cost of the expenses we've just talked about?

- 0 No use at all
- 1 Help only a wee bit
- 2 Help a fair bit
- 3 Cover most of the costs
- 4 Cover them completely

IV SUPPLEMENTARY PENSIONS

I'd like to spend the next few minutes discussing Supplementary Pensions with you, now that you know that you would very likely be better off on one.

7. Firstly, when you received my letter a few days(weeks) ago, what was your reaction to learning that you very likely would be better off financially on a Supplementary Pension?

8. And, may I ask, have you done anything toward applying since you found out?

What have you done?

IF RESPONDENT HAS APPLIED, ASK QUESTION 9, AND GO THROUGH QUESTIONS IN PAST TENSE, USING RIGHT-HAND COLUMN. OTHERWISE USE LEFT-HAND COLUMN.

9. One of the first issues people think about when considering applying is whether Supplementary Pensions are their right or charity. What I mean here is that, for instance, your retirement pension (or old age pension) is your by right, whereas anything you would get from the Salvation Army is charity.

(a) This card (PRESENT CARD 4) has five sentences on it.
Which sentence best describes your feelings about social security?

(b) And secondly, lets think now about your rebates. Looking at this card again, which sentence best describes your feelings about rebates?

SENTENCES

R A T I N G S
S.P. Rebates

1. It's *very definitely* a right
2. It's more right than charity
3. It's a fairly even mixture of both
4. It's more charity than a right
5. It's *very definitely* charity

WHERE DIFFERENTIAL PERCEPTION EXISTS, ASK (c)

(c) What makes you say that social security (rebates) is more like charity than rebates (social security) are?

10. I'd now like to spend a few minutes discussing with you your feelings about the application procedure.

(INTERVIEWER NOTE: USE LEFT COLUMN FOR NON-CLAIMANTS, AND RIGHT COLUMN FOR CLAIMANTS)

NON-CLAIMANTSCLAIMANTS

If you decided to apply, you would have to apply to the Department of Health and Social Security to verify that you would be better off. May I ask, would you have any strong feelings one way or the other about applying to the DHSS?

How did you feel about having to apply to the Department of Health and Social Security?

Yes ____ Ask (a)

No ____ Ask 11.

(a) How would you feel, then?

-3 -2 -1 0 1 2 3

11. Of course, if you decided to apply, you would also have to have an official interview. Do you have any strong feelings one way or the other about having an interview?

How did you feel about having an interview?

Yes _____ Ask (a)

No _____ Ask 12.

(a) How would you feel, then?

-3 -2 -1 0 1 2 3

GO TO 12(d)

12. I'd like to ask you now about any previous experiences you may have had with officials. First, have you ever had any dealings in person with a Social Security officer?

Yes _____ Ask (d)

No _____ Ask (a)

- (a) With any officials from the Housing Department (Waterloo Place)?

Yes _____ Ask (d)

No _____ Ask (b)

- (b) With other officials, such as people from the electricity or gas board, or from the rates collection office?

Yes _____ Ask (d)

No _____ Ask (c)

- (c) How do you think the Social Security Officer might treat you if you decided to apply? -----

-3 -2 -1 0 1 2 3

ASK 13

- (d) How did those officials treat you?

What was the official like?

And, how did you feel about him/her?

And, how did you feel about him/her?

-3 -2 -1 0 1 2 3

- (e) And, if you decided to apply for a Supplementary Pension now, how likely is it that the Social Security Officer would treat you the same way? -----

0 1 2 3 4

13. If you were to apply, you could have the interview either here in your home, or you could go to the Social Security Office to have it. Which do you think you would prefer?

Where did you have your interview?

Home _____ Ask (a)

S.S. _____ Ask (b)

- (a) And do you have any strong feelings one way or the other about having a DHSS official come around to your house?

Yes _____ Ask (i)

No _____ Ask 14.

- (i) And how would you feel, then?

How did you feel
about having it
at?

-3 -2 -1 0 1 2 3

- (b) And do you have any strong feelings one way or the other about going to their office to have an interview?

Yes _____ Ask (i)

No _____ Ask (c)

- (i) How would you feel, then?

-3 -2 -1 0 1 2 3

GO TO (c)

- (c) I would like you to think for a minute about their office. It is likely that there would be other types of people waiting there to be interviewed. Can you imagine, what would those people be like?

IF INTERVIEW HELD AT OFFICE:

Were there other people there?

What were they like?

- (i) And would you have any strong feelings one way or the other about being in their company?

Yes _____ Ask (ii)

No _____ Ask 14.

(ii) And how would you feel, then?

How did you feel about
being in their company?

-3 -2 -1 0 1 2 3

14. I'd now like to discuss with you the types of questions that the official would most likely ask you if you decided to apply. Since I'm very interested in what you feel about being asked these types of questions, you can help me to understand your feelings in the following way. After I tell you about each question, I'd like you to tell me if it would bother you to have to answer that particular question. If you tell me that the question would bother you, I'll be asking you how much, and why.

In your social security interview, the official asked you quite a few questions. I'd now like to ask you about how you felt about having to answer some of those questions.

The interviewer would most likely ask you about:

- | | | | | |
|---|----|----|----|----|
| (a) Your weekly income, its amount, and where it comes from. | -3 | -2 | -1 | 0 |
| (b) Your savings, their amount, and where you have them saved. | -3 | -2 | -1 | 0 |
| (c) Your health, and how able you are to get out and about on your own. | -3 | -2 | -1 | 0 |
| (d) The state of your clothing, and of household goods such as bedding, furniture or household equipment. | -3 | -2 | -1 | 0 |
| (e) Your family, whether you get any income from them, and how much that income amounts to. | -3 | -2 | -1 | 0. |

15. In addition to asking you about your circumstances, the official would also wish to see evidence of your income, savings and certain expenses. He would wish to see, for instance, your pension book, your savings passbook, and your rent and/or rates notice. How would you feel about having to show the official these things?

How did you feel about having to give the official evidence of your circumstances, such as showing him your pension book, your savings passbook, and your rent and/or rates notice?

-3 -2 -1 0

16. If you were thinking about applying for social security, you might also consider the views of the people to whom you are close. Let's remind ourselves of who those people are
(SEE BOX ON NEXT PAGE)

Before you applied, did you talk it over with....

(ANY OF THE PEOPLE LISTED ON NEXT PAGE)?

INTERVIEWER PROCEED THROUGH LIST OF SIGNIFICANT OTHERS, PROMPTING WITH THREE QUESTIONS BELOW

FOR EACH WITH WHOM DISCUSSED, ASK:

- (a) How do you think (each person) would react if they found out?

- (a) How did ,..... react when they found out?

- (b) How would you feel if they reacted that way?

- (b) How did you feel about that?

- (c) How likely is it that they would find out?

USE SAME SEQUENCE OF QUESTIONING FOR THE UNDESIRABLE NEIGHBOUR AND LANDLORD (FOR PRIVATE TENANTS ONLY).

N- N+ F R I E N D S F A M I L Y

SIGNIFICANT OTHER	(a)		(b)		(c)	
	THEIR REACTIONS	DESCRIPTION OF SUBJECT'S FEELINGS	RATINGS OF SUBJECT'S FEELINGS	STRENGTH OF EXPECTATION		
			-3 -2 -1 0 1 2 3	0 1 2 3 4		
			-3 -2 -1 0 1 2 3	0 1 2 3 4		
			-3 -2 -1 0 1 2 3	0 1 2 3 4		
			-3 -2 -1 0 1 2 3	0 1 2 3 4		
			-3 -2 -1 0 1 2 3	0 1 2 3 4		
			-3 -2 -1 0 1 2 3	0 1 2 3 4		
			-3 -2 -1 0 1 2 3	0 1 2 3 4		
			-3 -2 -1 0 1 2 3	0 1 2 3 4		
			-3 -2 -1 0 1 2 3	0 1 2 3 4		
PRIVATE TENANTS ONLY			-3 -2 -1 0 1 2 3	0 1 2 3 4		
LANDLORD			-3 -2 -1 0 1 2 3	0 1 2 3 4		

17. Earlier, when I wrote to you, I told you that you would be better off financially if you were to claim a Supplementary Pension. The government says that people cannot have both a rebate and a Supplementary Pension at the same time, and if you received a Supplementary Pension, you would eventually have to go off the rebate. I'd like to ask you now, do you have any strong feelings one way or the other about giving up your rebate in favour of a Supplementary Pension?

Since you've applied, you will eventually have to give up your rebate, as the government says that you cannot have both.

Yes _____ Ask (a)

No _____ Ask 18.

- (a) And how would you feel about eventually giving up your rebate?

How do you feel about having to give up your rebate?

-3 -2 -1 0 1 2 3

- (b) And what makes you feel that way?

And what makes you feel that way?

APPLICANTS GO TO QUESTION 20

18. To sum up your views about applying for social security, I'd now like you to look at this card (PRESENT CARD 5). It has seven phrases on it, and I'd like you to pick the phrase that best summarises your view in answer to the following question:

Considering the way you feel and are managing at the moment, how likely is it that you will apply for social security sometime in the next month or so?

- 6 I definitely will
- 5 I very likely will
- 4 I probably will, but am not certain
- 3 I probably won't, but am not certain
- 2 I very likely will not, but there's a slight chance
- 1 I definitely will not.

19. And, is there any reason why you could not go out and apply tomorrow?

Yes _____ Ask (a)

No _____ Go to 20.

(a) What is that?

V SOCIAL SECURITY IN CONTEXT

- 20 Throughout our talks we've concentrated on discussing two main ways in which pensioners can make ends meet - rebates and social security. However, there are other ways which we have not discussed, and some of these ways I have listed on these cards (INTERVIEWER SHOW CARDS).

CARDS	RANK
Get a part-time job	_____
Apply for social security	_____
Take in a lodger	_____
Ask the family for help	_____
Stay on rebate and do nothing else	_____
Try to cut down further on expenses	_____
_____	_____
_____	_____

- (a) Can you think of any other ways pensioners might use to make it easier to make ends meet? (IF YES, LIST ON ADDITIONAL CARDS).

- (b) I'd now like to ask you, which of those strategies appeals to you the most? (ENTER 1 UNDER RANK).

And which appeals to you the least?

Of those which remain, which appeals the most?

And which appeals the least?

.
.
.
.

Etc. UNTIL RANK ORDER OBTAINED.

- (c) What made you decide to put _____ at the top of the list?

- (d) And why did you put _____ at the bottom?

- (e) I note that you've put _____ below social security in your list. What makes it less appealing than social security?

- (f) And you've put _____ above social security in your list. What makes it more appealing than social security?

FOR THOSE WITH FAMILY ONLY (IF NOT ALREADY DISCUSSED). OTHERS GO TO END

21 May I ask just briefly about your family?

(a) How willing do you think they would be to help you out if you asked them to?

0 1 2 3 4

(b) And, how able are they to help you out?

0 1 2 3 4

(c) And, how would you feel if they were able to help you out?

-3 -2 -1 0 1 2 3

CLOSING

That is the end of our interview. I hope that I haven't inconvenienced you in any way, and would like to say that I have enjoyed our talks.

Before I go, you may want to ask me some questions. Is there anything that you would like to ask me?

QUERIES?

Thank you very much for helping us out with the survey.

TIME INTERVIEW ENDED : a.m./p.m.

Appendix B8: Follow-up Interview

FOLLOW - UP INFORMATION FORM

1. Subject Code Number _____
2. Interviewer Initials _____
3. Date of Contact _____
 day month

CONTROL INFORMATION

4. Subject Contacted? No Yes
5. IF NOT CONTACTED, check with neighbours as to situation and ring below:
 away or on holiday
 hospital
 dead
 other (specify)
6. IF CONTACTED, individual's disposition:
 able and willing to help
 able but unwilling (e.g. refused)
 unable

FOLLOW - UP INFORMATION

7. Have you contacted the DHSS to see if you would be better off on a Supplementary Pension?
- No Yes

IF NO, ASK Q. 8 and Q. 9

8. What have you done about it since I last saw you?
 Nothing
 Talked it over with someone (specify)
 Asked other for advice (e.g. doctor, lawyer, minister)
 Obtained leaflet from P.O., DHSS, OPWC, etc.
 Completed application form, but not sent in
 Made appointment but not followed through
 Recently made appointment
9. The last time I saw you you said.... Have your feelings changed? How would you put it now?
 (underline first rating/ring new rating)
- 6 Definitely will
 5 Very likely will
 4 Probably will but am not certain
 3 Probably won't but am not certain
 2 Very likely won't but small chance
 1 Definitely won't

FOR OFFICE

USE ONLY

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1-4

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5

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6-8

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10

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19

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20

IF YES, ASK QS 10 - 13

10. How long after I last saw you did you contact them?
(or, How long ago...). (Note: date of claim was a few
days before date of first payment on book of success-
ful claimants)

--	--

21-22

11. And did they say you would be better off on a
Supplementary Pension?

No

Yes

--

23

12. Just to check our estimate, how much better off (worse
off) did they say you would be?

amount

--	--	--

24-26

13. (If better off) Did you accept it?

No

Yes

--

27

THANK YOU VERY MUCH FOR HELPING US OUT WITH THE SURVEY

Appendix B9: DHSS Follow-up Form

To: The Manager
Edinburgh _____ ILO

From: Mrs T M Mitchell
Office of the Chief Scientific
(Administration) 5
Alexander Fleming House
Elephant and Castle
London SE1 6BY

RESEARCH:: DIFFERENTIAL TAKE-UP OF SUPPLEMENTARY PENSIONS
(University of Edinburgh: Mr D Nelson, Mr S Kerr)

This research project has been commissioned by the DHSS from the Department of Psychology in the University of Edinburgh. The person whose name appears below was interviewed by a researcher earlier this year, and to complete the study certain extra information is now needed. We shall be grateful if you will complete the form and return it to us.

Name _____

Respondent Number _____

Address _____

Has a claim for Supplementary Pension been made since 1.1.81? (Tick one answer, then follow the arrow)	
<input type="checkbox"/> YES	<input type="checkbox"/> NO

Date of claim _____

Decision

Supp. Pen. awarded
 at £ _____ per week
 (Overall requirements)

Supp. Pen refused
 Excess of income over
 requirements: £ _____

Please return this form to Mrs T M Mitchell, HQ OCS(A)5,
 Room B 709, Alexander Fleming House, London SE1 6BY

Appendix B10: Full Analysis of Post-Hoc Survey

Appendix B10: Full Analysis of the Post-hoc Survey

1. The Post-Hoc Study of Attitudes Towards Rebates and Supplementary Pensions

Length of Time on Rebates (Table 1)

The first question asked by interviewers was, "Approximately how long ago did you first apply for your rebates?" Table 1 summarises the responses of the 114 (93%) who could remember when they applied; figures in the table represent the percentages of each tenure category by the number of years receiving rebates.

Council tenants were the least likely to have applied within the past two years; private tenants were the most likely. In the main, pensioners are a fairly static group with regard to changing from one benefit to another, and these eligible non-claimants were no exception. Nearly three-fifths had been receiving their rebates for at least five years.

Surprisingly, private tenants were also the most likely to have been receiving rebates for at least five years. The mean number of years in receipt of rebates for the tenure groups was 4.9, 5.5, and 7.02 for owner-occupiers, council tenants and private tenants respectively. One can draw two conclusions from these findings: (1) most pensioners have been on rebates for very substantial periods; (2) owner-occupiers were slightly more likely to have been claiming rebates for shorter periods, but had certainly caught up with the other two groups over the past few years, no doubt due to the extremely high rates increases in Lothian Region.

Initial Knowledge of the Rebate Schemes (Table 2)

The second question asked was: "How did you first find out about the rebate scheme?" This question was designed to reveal both how they discovered the rebate scheme and, more generally, which channels were most frequently employed to transmit information about benefits and eligibility criteria. Table 2 summarises the responses.

Overall, 4% of the sample did not themselves decide to apply; thus it would have been inappropriate for them to answer the question. Typical cases were where the late husband had applied, or a relative applied on the respondent's behalf while he or she was in hospital. Another 14% did not know where they had first heard of the benefits or could not remember. About 45% of the sample had heard through contacts with other people; only 5% had heard from significant

Table 1. Years in Receipt of Rebates (%s)

Tenure	N O. O F Less than two	Y E A R S Two to four	I N R E C E I P T Five to nine	Ten or more
Owner	8	38	46	8
Council	6	38	41	15
Private	10	28	48	14
All Tenures	7	35	45	13

Table 2. Source of Initial Knowledge of Rebate Scheme (%)

Tenure	Non- Decider	Relative	Friend	Important Other	Advertising	Don't Know/ Forgotten
Owner	12	16	36	0	32	4
Council	0	8	23	2	50	17
Private	4	8	34	12	25	17
All Tenures	4	10	30	5	37	14

referents excluding family and friends (such as solicitors, church elders, ministers, doctors, landlords, etc.), and half of these were private tenants informed by their landlords. Just over one-third had heard through advertising, leaflets, or media sources (including the Edinburgh Housing Department, the DHSS, their local post-office, T.V. and radio). Since the Edinburgh Housing Department sends out rebate application forms to council tenants each year, it was not surprising to find that 38% of council tenants recalled learning about the benefits from the EHD circulars.

It is very clear that friends and relatives play an important part in transmitting information to potential claimants. This is particularly the case for owner-occupiers, of whom nearly two-thirds were either informed by or received their rebates as the result of action taken by friends and relatives. These findings would confirm one's natural expectation that owner-occupiers and private tenants are much more reliant upon knowledge spread by word of mouth than are council tenants, who have a built-in relationship with their potential benefactors.

Factors Leading to the Self-Perception of Eligibility (Table 3)

Table 3 presents the answers given to the question: "What made you first think you might be eligible?"

Over all housing categories, the experience of a sudden drop in income was given as the main reason by over half the sample. For two thirds of these 66 respondents, this drop was due to retirement, for just over a tenth it was due to the death of their husband, for just under a tenth it was due to increases in housing costs, for about 6% it was due to ill health causing loss of work or early retirement, and for another tenth it was due to other reasons. These proportions were very similar across tenure categories.

The remaining explanations given by at least a tenth of the sample for believing that they might be eligible were: (1) that they arrived at this conclusion by analogy - other people in the area in similar circumstances had rebates so they must be eligible as well (10%); (2) that family, friends or significant referents (SR) suggested it (accounting for 11%). Fifteen per cent stated that they never concluded that they were eligible, but that they applied on the "off-chance". Nearly 30% of owner-occupiers fell into this group, while less than half that proportion of council and private tenants responded similarly. On the other hand, both public and private tenants were very

Table 3. Factors Leading to Self-Perception of Eligibility (%)

Tenure	Non- Decider	No such Perception Off-chance Application	Drop in Income	Friend Family or SR suggest	Analogy	Other	Don't Know
Owner	4	28	52	8	4	0	4
Council	4	13	56	10	12	0	4
Private	0	9	53	15	11	2	9
All Tenures	2	15	54	11	10	2	6

much more likely to respond that they had arrived at an estimate of their eligibility (a) because a friend, member of the family, or significant referent had suggested it, or (b) by analogy, by comparing themselves to others in the area.

These findings might suggest that owner-occupiers are not tied into a network and thus have relatively limited means of deducing their eligibility. Alternatively, since a substantial proportion of owner-occupiers did manage to apply "on the off-chance", it might be the case that network membership is less relevant to owner-occupiers.

In contrast to owner-occupiers, from one-fifth to a quarter of council tenants and private tenants arrived at an estimate of their eligibility as a result of their membership in a social network -- either directly, through direct advice from other network members, or indirectly, by analogy.

Circumstances Leading to the Claim (Table 4)

"What were the circumstances which led you to apply?" was the fourth question. For many pensioners this question prompted a restatement of their previous answer.

Loss of income, through retirement or death of the husband, and increases in housing costs were the main environmental catalysts of claims, accounting for over 70% of all responses. There were no notable variations by type of housing tenure.

Degree of Difficulty Deciding to Apply (Table 5)

At this point the interviewers asked their pensioners how difficult they had found it to decide to apply. An analysis of their responses appears in Table 5. As can be seen, 40% of owner-occupiers as opposed to 25% of private tenants and a mere 6% of council tenants had some difficulty deciding to apply.

Perceived Advantages and Disadvantages of Rebates (Table 6)

Interviewers then asked what the pensioners had felt to be the advantages and disadvantages of rebates at the time they applied for them. Of the 123 pensioners, 107 gave specific statements about the advantages of rebates. For 91% the advantage was financial; for 10% it was an issue of convenience either of form (in the case of rent and rate rebates) or of frequency of payment (in the case of rent allowances). The breakdown by tenure appears in Table 6.

Table 4. Circumstances Leading to Claims (%s reporting)

Tenure	Nothing Special	Ret'd Early: Ill	Retire- ment	Death of Husband	Increased Housing Costs	Illness in House- hold	Other	Don't Know
Owner	8	4	46	11	11	0	12	8
Council	6	6	52	15	5	4	6	6
Private	4	4	43	13	13	9	7	7
All Tenures	6	5	47	14	10	5	8	5

Table 5. Difficulty Deciding to Apply for Rebates (%s)

Tenure	No Problem: "Happy to apply"	A Bit Sens- itive A- bout it	Gave it a "lot of of thought"	Very Difficult; "I hate beg- ging"
Owner	60	36	4	0
Council	92	4	2	2
Private	73	18	7	2
All Tenures	78	16	4	2

Table 6. Advantages of Rebates (%s)

Tenure	A D V A N T A G E S Monetary Value	Convenience of Form
Owner	91	13
Council	88	12
Private	94	6
All Tenures	91	10

Since respondents were allowed to give more than one answer, the column totals do not sum to 100. Two things are clear here: (1) the main advantage given, from the perspective of being potential applicants (e.g. before they applied), was financial, and not a matter of convenience; (2) pensioners had great difficulty finding disadvantages with the rebate scheme -- only ten could do so, and six of these were frustrated by continual correspondence with the local authority over changes in rebates and rents and rates.

Supplementary Benefit as an Alternative (Tables 7 and 8)

The next question asked was: "When you were first thinking of applying for a rebate, did you consider the possibility of applying for social security instead?" Over the entire sample, 109(90%) did not even consider supplementary benefit as an alternative when they were thinking of applying for their rebates. Again, the public and private sectors viewed things differently; 96% of owner-occupiers and private tenants never considered supplementary benefit; the comparable figure for council tenants was 82%.

Of the remaining 10% (14), 7% considered applying but went no further than thinking about it, 2% had transferred to rebates from supplementary benefit, and one person could not remember what she had done at the time. Not one pensioner fell into the category of "applied but assessed ineligible". The striking conclusion is that of these 123 people, over nine-tenths did not consider supplementary benefit as an alternative, and even of those few who did, not one went as far as to test the system.

Table 7 presents the main reasons given by those 90% (109) who did not consider applying.

There were slight differences amongst tenure groups--council tenants were slightly more likely to be unaware of the benefit; owner-occupiers were substantially less likely to perceive that they were ineligible and much more likely to believe that they would be better off on a rebate; private tenants were the least likely to have been unaware of the benefit but were simultaneously the most likely to believe that they would be ineligible for it.

Pensioners who had believed that they were ineligible were asked why. Of those who answered, three-fifths stated that it was because they had extra pensions, and two-fifths because their savings were too high.

Table 7. Reasons for Not Considering Supplementary Benefit (%s)

Tenure	Basic Ignorance	Perceived Ineligible	Knew Ineligible; thought B/O on rebate	Other (See Tab.8)	Don't Know
Owner	10	10	15	65	0
Council	15	17	7	59	2
Private	8	21	4	67	0
All Tenures (N=109)	11	15	10	63	1

At this point interviewers asked pensioners what they had believed to be the advantages and disadvantages of supplementary pensions at the time they applied for their rebates. Obviously, it was difficult for many to recall their thoughts at the time. For others the entire issue of supplementary benefit was extremely emotive-- in some cases it was so emotive that the interviewer had to drop the subject entirely. Thus it cannot be said with total confidence that these results accurately reflect these pensioners' thoughts and feelings at the time; however they do provide some empirical insights.

Table 8 shows the disadvantages to SB given by those deterred from applying by their perceptions of the benefit and of the application procedure (the "Other" category from Table 7). In no way did interviewers prompt or prod pensioners to answer. It is clear that, unlike the case with rebates, pensioners perceived a whole host of disadvantages to supplementary benefit.

The main reasons given by this group of 66 "others" were, not surprisingly, pride, charity or independence by three-fifths, low utility of the monetary value of the benefit by about one-half, the feeling that the procedure constituted an invasion of privacy by about one-quarter, perceptions of claimants as being undesirable by just under a fifth, and perceptions that the officer would be offensive in some fashion by about one-tenth. Overall, expected reactions of significant referents (SR) such as family, friends and neighbours played little part in their current explanation of why they did not consider claiming supplementary benefit at the time.

By type of tenure, results were fairly consistent, with one exception. Council tenants and owner-occupiers were substantially more likely to appraise the benefit and find it wanting in financial terms (low utility) whereas private tenants seemed more concerned about their association with claimants of supplementary benefit.

The last row in Table 8 shows the proportions which each category comprised of all 109 pensioners who did not consider applying for supplementary pensions. Here it can be seen that the reasons most frequently given for not considering applying for supplementary benefit were pride, charity or independence (37%), followed by low utility (31%), invasion of privacy (14%), and perceptions of claimants (10%).

Of the 123 pensioners, only 30% perceived any possible advantages SB. For about a fifth of this group, the advantage was the possibility that

Table 8. Percentages Reporting Disadvantages to Supplementary Pensions (Base Sample = 66)*

Tenure	Pride Charity Indepen.	Low Utili- ty	Perception of Claim- ants	Invasion of Pri- vacy	Officers' Person- ality	Family Reactions	Friends' Reactions	Neighbours' Reactions
Owner (n=15)	66	53	13	20	13	0	7	7
Council (n=24)	63	67	13	25	8	0	0	0
Private (n=27)	57	33	24	24	10	5	0	5
All Tenures	62	52	17	23	10	2	2	3
As %age of all who did not con- sider	37	31	10	14	6	1	1	2

* Rows do not total to 100% since many pensioners gave more than one answer.

supplementary benefit might be worth more to them. It is worth recalling, however, that not one of these people pursued this course of action. Over four-fifths of this group reported that the advantages of supplementary benefit were not more money but other benefits to which they became eligible as a result of being on the benefit, the "perks" of supplementary benefit. No other advantages were mentioned.

2. Levels and Predictors of Satisfaction with Rebates

Overall Levels of Satisfaction

Interviewers then asked a number of questions about each pensioner's satisfaction with the form, amount, source and frequency of payment of their rebates. Comparable questions about how they would feel if the benefit was worth the same amount but had the contrasting salient features of supplementary pensions were also asked, and a measure of their overall satisfaction with rebates was then taken. These measures were derived from questions 43 to 50 in the screening interview.

Table 9 shows that their levels of overall satisfaction with rebates were high. The scale at the top of the table ranges from -3 (extremely unhappy) through 0 (ambivalent) to +3 (extremely pleased).

Generally speaking, council tenants were slightly less happy with their rebates than were private tenants and owner-occupiers; however, this difference pales into insignificance in contrast to the relative proportions who were satisfied and dissatisfied. Over the entire sample, only 5% expressed any level of dissatisfaction, 9% were ambivalent and the remaining 86% expressed substantial satisfaction. Again in general terms, these levels of satisfaction were independent of SB eligibility status as shown by the similarity between the percentages for the eligible and those for the entire assessed sample (shown in parentheses in the last row).

Predictors of Satisfaction with Rebates

This analysis involved using multiple regression to regress against pensioners' overall satisfaction ratings the remaining satisfaction measures. A separate analysis was conducted for each of the three tenures; the results of these analyses and their interpretations are presented below.

From Table 10 it can be seen that only two variables were used in predicting the overall satisfaction of owner-occupiers with their rebates. The most important of these variables was pensioners'

Table 9. Levels of Overall Satisfaction with Rebates (%s)

TENURE	L E V E L O F S A T I S F A C T I O N							Total	
	Very Unhappy	-3	-2	-1	0	1	2		3
Owner (n=26)	0	0	0	4	12	28	48	8	100
Council (n=52)	0	0	0	2	8	40	40	10	100
Private (n=45)	0	2	7	9	25	48	48	9	100
All Tenures	0(1)	1(1)	4(3)	9(12)	32(32)	45(42)	9(7)	100(100)	

Table 10. Predictors of Overall Satisfaction with Rebates: Owner-Occupiers (n=24)*

PREDICTOR VARIABLE	MULTIPLE R	R SQUARE	RSQ CHANGE	SIMPLE R	BETA
Satisfaction with current amount of rebate	.679	.461	.461	.679	.543
Satisfaction with rebate form	.752	.565	.104	.562	.351

Variables not included in the equation:

- Satisfaction with the Local Authority as source of benefit
- Potential satisfaction with same amount of benefit, but in cash form
- Potential satisfaction with DHSS as source of benefit

*

Due to the fact that complete data sets are needed on each individual in order to conduct a multiple regression analysis, individuals for whom complete sets are not available are deleted from the analysis. Thus a variable for which there was a large number of missing cases could not be usefully included in the analysis, especially since there are bound to be missing cases on other variables as well. Thus, there is always a tension between maximising the number of cases to be included in an analysis, and maximising the choice of variables to be used. In the case of this analysis for owner-occupiers, the data for all desired variables was available for all but two cases.

satisfaction with the amount of benefit, controlling 46% of the variance; the second most important variable was their satisfaction with the rebate coming as a reduction at source, and this variable controlled an additional 10% of the variance beyond that controlled by the first variable. Consulting the Beta weights, one sees that satisfaction with the amount of rebate was about half again as important as satisfaction with its form in determining overall satisfaction. It was noteworthy that neither current satisfaction with the local authority as source nor feelings about the source and cash form of SB contributed at all to their overall satisfaction.

Satisfaction with the amount of rebate was the most important contributor to the overall satisfaction of council tenants as well, being about three and one-half times as powerful a predictor as was their satisfaction with rebates coming as reductions at source (Table 11). Satisfaction with the local authority as the source of rebates and potential satisfaction with the DHSS as the source of SB were roughly equal to satisfaction with the form of rebates as predictors of overall satisfaction. Surprisingly, as in the case of owner-occupiers, their potential satisfaction with the cash form of SB did not enter in to explaining their overall satisfaction with rebates.

Tables 12 and 13 present the results of two regression analyses for private tenants. As was mentioned at the foot of Table 10, the number of cases included in a regression analysis is limited to the number for whom there are complete data for all the variables to be incorporated. This limitation is very clearly illustrated by contrasting Tables 12 and 13, the former involving 42 cases and the latter 20 cases. Complete data sets on 42 cases were available for only the three variables of satisfaction with the amount of rebate, potential satisfaction with the DHSS as the source of alternative benefit, and satisfaction with the local authority as the source of rebates. Again, it was satisfaction with the amount of rebates which contributed the most to overall satisfaction; this measure was five times as important towards explaining overall satisfaction as were attitudes towards the DHSS as the source of SB. As was the case with council tenants, satisfaction with the local authority as the source of the rebates was not important in explaining the overall satisfaction of this group of 42 private tenants.

As can be seen by comparing Table 12 with Table 13, the large quantity of missing data on certain variables prevented the author from using several measures, unique to private tenants, which may have been very important in explaining their overall

Table 11. Predictors of Overall Satisfaction with Rebates: Council Tenants (n=48)

PREDICTOR VARIABLE	MULTIPLE R	R SQUARE	RSQ CHANGE	SIMPLE R	BETA
Satisfaction with current amount of rebate	.773	.598	.598	.773	.730
Satisfaction with rebate form	.828	.686	.088	.515	.223
Satisfaction with Local Authority as source of rebate	.845	.714	.028	.238	.190
Potential satisfaction with DHSS as source of benefit	.861	.742	.027	-.099	-.168

Variables not included in the equation:
 -Potential satisfaction with same amount of benefit, but in cash form

Table 12. Predictors of Overall Satisfaction with Rebates: Private Tenants (n=42)

PREDICTOR VARIABLE	MULTIPLE R	R SQUARE	RSQ CHANGE	SIMPLE R	BETA
Satisfaction with current amount of rebate	.763	.583	.583	.763	.733
Potential satisfaction with DHSS as source of benefit	.776	.603	.020	-.296	-.144

Variables not included in the equation:
 -Satisfaction with Local Authority as source of rebates

Table 13. Predictors of Overall Satisfaction with Rebates: Private Tenants (n=20)

PREDICTOR VARIABLE	MULTIPLE R	R SQUARE	RSQ CHANGE	SIMPLE R	BETA
Satisfaction with current amount of rebate	.759	.577	.577	.759	.611
Potential satisfaction with DHSS as source of benefit	.777	.604	.026	-.357	-.407
Satisfaction with frequency of rebate	.808	.653	.048	.047	.303
Potential satisfaction with weekly payment	.832	.693	.040	.118	.354
Potential satisfaction with pre-payment SB	.850	.722	.029	-.408	-.284
Satisfaction with Local Authority as source of rebate	.869	.756	.033	.115	.176
Satisfaction with post-payment allowance	.880	.775	.019	.166	-.164

All variables included in the equation

satisfaction. These measures comprised comparisons (1) of satisfaction with the frequency of rebate/allowance payments with the weekly supplementary benefit payment (both benefits coming as cash), and (2) of satisfaction with the timing of rent allowances (e.g. their coming just before or at the time of the rent demand notice) with their satisfaction with receiving supplementary benefit in small units relatively far in advance which they would have to save up to pay their rent.

Table 13 presents the results of an analysis which did employ these variables, but used a much reduced sample of 20. For this sub-group of private tenants, satisfaction with the current amount of rebates was again the most important, but only half again as important as was their potential satisfaction with receiving benefit from the DHSS. Their satisfaction with the frequency of their current allowance payment, potential satisfaction with a weekly payment of supplementary benefit and having to save it up were all of substantial importance in explaining overall satisfaction. Both their satisfaction with the timing of their allowances, and their satisfaction with the local authority as the source of their rebates were only about one-quarter as important as was their satisfaction with the amount, and four-tenths as important as was potential dissatisfaction with the DHSS as the source of their benefit.

3. Satisfaction with the Contrasting Features of Rebates and Supplementary Pensions

Rebate Form (Table 14)

As can be seen from Table 14, not a single pensioner was dissatisfied about the low cash-flow form of managing to be had on rebates, and only a handful were ambivalent in their feelings. There were no differences between owner-occupiers and council tenants; this question was inappropriate for private tenants since both rent allowances and SB come as cash payments.

Supplementary Benefit Form (Table 15)

The results of Table 15 stand in marked contrast to those of the previous table. When asked how satisfied they would be with the cash form of supplementary benefit, over three-quarters indicated some level of unhappiness with this prospect. Council tenants were substantially more likely than owner-occupiers to be unhappy with the cash form of SB; this difference is probably a simple reflection of the fact that council tenants' rebates values were over three times as great as were the rebate values of owner-occupiers (£11.30 as opposed to £3.60), and that

Table 14. Levels of Satisfaction with Rebate Form (%s)

TENURE	L E V E L O F S A T I S F A C T I O N						Total			
	Very Unhappy	-3	-2	-1	0	1		2	3	Very Happy
Owner (n=26)		0	0	0	0	8	38	42	12	100
Council (n=52)		0	0	0	0	6	43	47	4	100
All Tenures (n=78)		0	0	0	0	6.5	41	46	6.5	100

Table 15. Levels of Potential Satisfaction with SB Form (§s)

TENURE	L E V E L O F S A T I S F A C T I O N					Total		
	Very Unhappy	Ambivalent	Very Happy					
	-3	-2	-1	0	1	2	3	
Owner (n=26)	4	37	29	26	0	4	0	100
Council (n=52)	12	30	36	18	2	2	0	100
All Tenures (n=78)	10	33	33	20	1	3	0	100

owner-occupiers seemed to be more accustomed to the high cash-flow style of managing. Because the rebatable housing costs of tenants are substantially greater than those of owner-occupiers, one might expect rebates generally to be more important to tenants than owners. If this were so, one would expect a stronger relationship between satisfaction with rebate form and potential satisfaction with SB form for council tenants than for owner-occupiers; a correlational analysis bears this out, showing the correlation for council tenants to be -0.36 ($n=47$, $p<.01$) and the correlation for owner-occupiers to be $-.008$ ($n=23$, ns).

Frequency and Timing of Benefit Payments (Table 16)

There are several issues which concern private tenants but not owner-occupiers or council tenants. Two of these issues are the relative frequency and timing of rent allowance and SB payments. From Table 16 it is clear that nine-tenths were positively satisfied with the frequency of their rent allowance payment, be it fortnightly, monthly or quarterly. This distribution of responses is probably unrepresentative, since nearly all the private tenants were living on private housing estates, renting from the same landlord, and paying their rent quarterly. Were more receiving allowances fortnightly or monthly, the distinction between satisfaction with current frequency and with weekly payments from supplementary benefit would be blurred, and supplementary benefit would probably not appear to be quite as undesirable, at least in this respect. As it stands, nearly 90% expressed some negative feelings about receiving SB weekly, but there was no direct relationship between the two measures of actual satisfaction with allowance payment frequency and potential satisfaction with supplementary benefit payment frequency ($r=-.009$, $n=36$, $p<0.29$).

Generally speaking, the majority of private tenants were not greatly concerned whether their allowances came before or after their demand notice. There would probably not be such a distribution were it possible to identify the two sub-groups of those who received the allowances before and those who received them after their rent payments were due. Regrettably, this information was collected only sporadically and such an analysis cannot be performed. From Row D one would expect that most private tenants would be ambivalent about getting the benefit in advance. This finding too is confounded since it is not possible to distinguish between those private tenants who received their rent allowances before and those who received them after they had paid their rent.

Table 16. Private Tenants: Levels of Satisfaction with Frequency and Timing of Rebate and Supplementary Pension Payments (%s)

MEASURE	L E V E L O F S A T I S F A C T I O N				
	Very Unhappy	-2	-1	Ambivalent	Very Happy
A.Satisfaction with frequency of Rent Allowance(n=39)	0	0	0	10	44
B.Potential satis- with weekly SB (n=36)	17	47	25	8	3
C.Satisfaction with timing of Rent Allowance (n=32)	3	9	9	41	19
D.Potential satis- with timing of SB (n=30)	0	17	10	53	10

Local Authority as Benefit Source (Table 17)

Table 17 shows that private tenants were considerably more likely than members of the other two groups to be very satisfied with receiving their benefit from the local authority, although not one respondent from any group expressed any dissatisfaction with the local authority.

DHSS as Benefit Source (Table 18)

Although the majority of pensioners were ambivalent or negative about getting benefit from the DHSS, there was a considerable split between private tenants, of whom two-fifths would be satisfied to receive their benefit from the DHSS, and the others, of whom only about one-eighth would be satisfied. Private tenants seemed to be rather more concerned with getting the benefit than with where it came from. That they were not concerned with the source of benefit was substantiated by a fairly strong, direct correlation between current satisfaction with the local authority as source and potential satisfaction with the DHSS as source ($r=.30$, $n=42$, $p<.03$).

4. Perceptions of Need (Tables 19-24)

This section examines the relationship between satisfaction with the amount of rebate and four measures of perceived need; the issue of how "needy" pensioners perceived themselves to be will also be discussed.

The measures of perceived need were the last four measures taken in the screening interview. In each case, the pensioner (or pensioners in the case of married couples) was given a card which had five statements on it; the interviewer read through each question and asked the person to reply by selecting the most appropriate statement.

The four measures were perceptions (1) of the amount of difficulty they were having making ends meet; (2) of whether their income exceeded, equalled, or fell short of their expenses; (3) of how well they were managing compared to some previous period of their lives; (4) of how well they were managing compared with pensioners of the previous generation, such as parents, aunts and uncles.

As a backdrop to the discussion of the relationship between perceived levels of need and satisfaction with the amount of rebates, a description of pensioners' levels of satisfaction with the amount of rebate is presented below.

Table 17. Levels of Satisfaction with Local Authority as Source of Benefit(%)

TENURE	L E V E L O F S A T I S F A C T I O N						Total		
	Very Unhappy	-3	-2	-1	0	1		2	3
Owner (n=25)	0	0	0	0	24	40	32	4	100
Council (n=49)	0	0	0	0	22	47	27	4	100
Private (n=43)	0	0	0	0	12	30	56	2	100
All Tenures	0	0	0	0	19	39	39	3	100

Table 18. Levels of Potential Satisfaction with DHSS as Source of Benefit (%s)

TENURE	L E V E L O F S A T I S F A C T I O N					Total		
	Very Unhappy	Ambivalent	Very Happy					
	-3	-2	-1	0	1	2	3	
Owner (n=25)	0	16	16	56	4	8	0	100
Council (n=49)	14	14	12	46	6	6	2	100
Private (n=42)	2	14	19	26	10	29	0	100
All Tenures (n=116)	7	15	15	40	7	15	1	100

As Table 19 shows, about four-fifths of the sample expressed some level of satisfaction with the amount of rebate; about one-seventh expressed some level of dissatisfaction. There were no differences as a function of tenure.

The common-sense hypothesis was that the level of satisfaction with the amount of rebate would be inversely related to the perceived levels of need. Table 20 illustrates that this was generally the case. For all tenures combined, each measure was significantly related to satisfaction with the amount of rebate in the expected direction. Over all tenures, the extent to which income exceeded or fell short of expenses bore the strongest relationship to satisfaction with the amount; this measure of need was also the best correlate of satisfaction with the amount for private tenants.

For owner-occupiers the strongest correlate of satisfaction with amount was the degree of difficulty making ends meet; for council tenants it was how well they perceived they were doing compared to the previous generation.

Of equal importance to this relationship is the question of "how needy" was the sample, a question not of relationships between constructs, but of absolute levels of perceived "need". Table 21 addresses this question in terms of the degree of difficulty pensioners experienced in making ends meet while in receipt of their rebates. Here it is clear that a substantial proportion (33%) seemed to have no difficulty whatsoever making ends meet. Private tenants were the most likely to state this; owner-occupiers were the most likely to state that they were having only a small amount of difficulty; both categories of tenants were more likely to state that they were finding it "pretty hard" or "a great struggle" to make ends meet (24%) than were owner-occupiers (8%).

In terms of pensioners' perceptions of the discrepancy between their income and expenses (Table 22), nearly a half indicated that the two amounts were approximately equal, while just under a fifth indicated that their income was a "wee bit less" than their expenses. Just over a quarter felt their income was a little bit greater than their expenses; those indicating that their income was greatly in excess of their expenses formed just over one-tenth of the sample. Private tenants were two to three times more likely than were owner-occupiers and council tenants to indicate that their income was a bit less than their expenses; nearly three-tenths of private tenants fell into this category.

Table 19. Levels of Satisfaction with Current Amount of Rebate (%s)

TENURE	L E V E L O F S A T I S F A C T I O N							Total	
	Very Unhappy	-3	-2	-1	0	1	2		3
Owner (n=25)	0	0	0	12	16	28	36	8	100
Council (n=50)	0	0	6	8	4	34	34	14	100
Private (n=44)	0	0	2	14	7	24	38	15	100
All Tenures (n=119)	0	0	3	11	8	29	36	13	100

Table 20. Correlations between Satisfaction with Amount of Rebate and Four Measures of Perceived Need

TENURE	M E A S U R E S			
	1. Degree of Difficulty	2. Income and Expenses	3. Own Past Situation	4. Previous Generation
Owner	r=-0.34 n=25 p<.05	r=0.22 n=25 p<.15	r=0.27 n=25 p<.10	r=-0.02 n=25 p<.46
Council	r=-0.19 n=50 p<.10	r=0.25 n=50 p<.04	r=0.20 n=50 p<.08	r=0.31 n=50 p<.02
Private	r=-0.45 n=44 p<.002	r=0.58 n=44 p<.001	r=0.47 n=44 p<.002	r=0.08 n=43 p<.32
All Tenures	r=-0.31 n=119 p<.001	r=0.38 n=119 p<.001	r=0.33 n=119 p<.001	r=0.17 n=118 p<.04

*

Correlation coefficients in the first column are inverted because the scale values for this measure were inverted.

Table 21. Amount of Difficulty Making Ends Meet (%s)

TENURE	D E G R E E O F D I F F I C U L T Y				
	1. No Problem	2.	3. Pretty Hard	4.	5. Almost Im- possible
Owner (n=26)	31	61	4	4	0
Council (n=52)	27	46	21	6	0
Private (n=45)	40	40	16	4	0
All Tenures (n=123)	33	47	15	5	0

Table 22. Income in Relation to Expenses (%s)

TENURE	R E L A T I O N S H I P				
	Income much greater than expenses 1.	2.	Income equals expenses 3.	4.	Income much less than expenses 5.
Owner (n=26)	4	35	46	15	0
Council (n=52)	13	29	48	10	0
Private (n=45)	11	18	42	29	0
All Tenures (n=123)	11	26	45	18	0

As can be seen from Table 23, a substantially larger percentage of owner-occupiers (58%) than tenants (46%) were finding it more difficult to manage now than in the past. Over all tenures combined, just under one-half (48%) found it harder to manage now than before, just over a third (36%) found no difference, and about one-seventh (15%) found it easier to manage now than before.

An obvious comparison which comes to mind is how well pensioners thought they were managing as compared to pensioners of the previous generation. The results here (Table 24) were fairly consistent across tenure categories, with only 12% stating that they were only as well off as or worse off than the previous generation, 35% that they were a bit better off, and 53% stating that they were much better off.

Table 23. Comparison with Own Previous Situation (%s)

TENURE	A B I L I T Y T O M A N A G E				
	Much Worse 1.	A Bit Worse 2.	About the Same 3.	A Bit Better 4.	Much Better 5.
Owner (n=26)	8	50	34	8	0
Council (n=51)	10	37	35	14	4
Private (n=45)	11	34	38	4	13
All Tenures (n=122)	10	38	36	9	7

Table 24. Comparison with Previous Generation (%s)

TENURE	A B I L I T Y T O M A N A G E				
	Much Worse 1.	A Bit Worse 2.	About the Same 3.	A Bit Better 4.	Much Better 5.
Owner (n=25)	0	0	8	36	56
Council (n=51)	0	6	12	35	47
Private (n=44)	2	2	3	34	59
All Tenures	1	3	8	35	53

Appendix B11: Additional Correlations

Appendix B11: Correlations between Behaviour and All VIE Variables for Stable Deciders

MEASURE	CORRELATION	SIGNIFICANCE
<hr/>		
EXPECTATION THAT APPLYING LEADS TO:		
Sig. referent finding out	0.226	+
Having needs met	0.342	**
Having interview at home	-----	--
Having interview at office	-----	--
BELIEF THAT:		
SB is charity	-0.165	+
Rebates are charity	-0.170	+
FEELINGS ABOUT:		
Direct involvement	0.485	***
Having official interview	0.386	**
DHSS interviewers	0.209	+
Having interview at home	0.153	+
Having interview at office	-0.018	+
Other claimants at office	-0.086	+
Answering questions about:		
Income	-0.002	+
Savings	0.145	+
Health	-0.066	+
Clothing	-0.059	+
Income from family	0.182	+
Verifying resources	0.254	*
Sig. referent finding out	0.247	*
Giving up the rebate	0.265	*
<hr/>		

+ = non-significant
 * = $p < .05$
 ** = $p < .005$
 *** = $p < .001$